UNITED STATES DISTRICT COURT DISTRICT OF MASSACHUSETTS

MICHAEL SHERMAN,)	Civil No. 05-11545-NG
Plaintiff)	
v.)	
VISION LAB TELECOMMUNIC.	ATIONS,)	
INC., et al.,)	
Defendants)	

PLAINTIFF'S MEMORANDUM IN SUPPORT OF MOTION FOR JUDGMENT BY DEFAULT

The Plaintiff respectfully submits this Memorandum in support of his contemporaneous Motion for Judgment by Default against Defendants VISION LAB TELECOMMUNICATIONS, INC. (VISION LAB); THE SUPPORT GROUP IN SWEDEN AB (SUPPORT GROUP); and HIGHLAND MARKETING LLC (HIGHLAND).

ARGUMENT

I. PRINICPLES APPLICABLE AS AGAINST ALL DEFENDANTS A. STANDARD OF REVIEW

All defendants besides the three named in this motion have been dismissed from the action. This court previously entered defaults against SUPPORT GROUP (Doc. # 10, Aug. 5, 2005), HIGHLAND (Doc. # 31, Dec. 20, 2005), and VISION LAB (Doc. # 40, Aug. 29, 2006). The case is therefore ripe for final judgment. *Cf.* Fed. R. Civ. P. 54(b).

The defaulting defendants are "taken to have conceded the truth of the factual allegations in the complaint as establishing the grounds for liability as to which damages will be calculated." *Franco v. Selective Ins. Co.*, 184 F.3d 4, 9 n.3 (1st Cir. 1999). A default does not establish the Plaintiff's right to recover an unliquidated amount of damages. *KPS & Assocs. v. Designs by FMC, Inc.*, 318 F.3d 1, 19 (1st Cir. 2003); Fed. R.

Civ. P. 8(d). Hence, this court should "conduct such hearings or order such references as it deems necessary and proper" to determine damages. *See* Fed. R. Civ. P. 55(b)(2). No hearing is required if the court is satisfied by affidavits and documentary evidence as to the measure of damages. *Fustok v. Conticommodity Services, Inc.*, 873 F.2d 38, 40 (2d Cir. 1989).

The Plaintiff was considerably hampered in this action by inability to conduct meaningful discovery. While the case was pending in state court, he served a number of document subpoenas on telephone providers and advertisers in an effort to learn who was responsible for the massive number of junk fax advertisements he was receiving. Following removal of the action to this court, and with the agreement of VISION LAB's then counsel, he continued to serve document subpoenas. After service of VISION LAB's motion to dismiss (Doc. # 17, Aug. 24, 2005), however, he ceased attempting to conduct discovery pending this court's ruling on the motion. By March 30, 2006, when this court ruled on the motion to dismiss, VISION LAB was no longer represented by counsel. No one ever appeared with whom the Plaintiff could have a Rule 26(f) conference. The Plaintiff's motion to open discovery (Doc. # 34, April 4, 2006) was never ruled upon, and the Plaintiff informally withdrew it at a status conference on May 24, 2006 (Doc. # 24). Although the Plaintiff and VISION LAB executed a settlement agreement, VISION LAB never performed any of its promises—one of which was that it would identify the advertisers for any of the faxes that form the basis for this action.

In short, the Plaintiff's case on this motion perforce consists in the allegations of his complaint, certain of the faxes he received, and the very limited fruits of third-party document subpoenas issued prior to August of 2005.

B. SUBJECT MATTER JURISDICTION

Prior to entering a judgment by default, the court should be satisfied that it has subject matter jurisdiction over the action. *See*, *e.g.*, *Bennett v. City of Holyoke*, 362 F.3d 1, 7-8 (1st Cir. 2004); *Transatlantic Marine Claims Agency, Inc. v. Ace Shipping Corp.*, 109 F.3d 105, 107 (2d Cir. 1997). This action was removed from a Massachusetts state court by the defendants pursuant to 28 U.S.C. § 1441(a) on the basis of diversity of citizenship. Several courts have held that, notwithstanding the peculiar wording of the private right of action in the TCPA, ¹ federal courts may exercise diversity jurisdiction over TCPA suits. *See Gottlieb v. Carnival Corp.*, 436 F.3d 335 (2d Cir. 2006); *Accounting Outsourcing, LLC v. Verizon Wireless Pers. Communs.*, *LP*, 294 F. Supp. 2d 834 (M.D. La. 2003); *Kopff v. World Research Group, LLC*, 298 F. Supp. 2d 50 (D.D.C. 2003). *See also Brill v. Countrywide Home Loans, Inc.*, 427 F.3d 446 (7th Cir. 2005) (federal question jurisdiction exists over TCPA actions). *Contra, e.g., Biggerstaff v. Voice Power Telecoms, Inc.*, 221 F.Supp.2d 652 (D.S.C. 2002).

Consistently with the majority view, the Plaintiff submits that this court has subject matter jurisdiction over the removed case.

C. RELEVANT STATUTES AND REGULATIONS

The Telephone Consumer Protection Act of 1991 (TCPA), as in effect on the dates of the faxes at issue in this motion, provided in relevant part that:

It shall be unlawful for any person within the United States, or any person outside the United States if the recipient is within the United States ... to use any telephone facsimile machine, computer, or other device to send an unsolicited advertisement to a telephone facsimile machine

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¹ "A person or entity may, if otherwise permitted by the laws or rules of court of a State, bring in an appropriate court of that State [a civil action]." 47 U.S.C. § 227(b)(3) (emphasis added).

47 U.S.C. § 227(b)(1)(C), as enacted by Pub. L. No. 102-243, § 3, 105 Stat. 2395-2396 (1991), and amended by Pub. L. No. 108-187, § 12, 117 Stat. 2717 (2003). The TCPA also authorized the FCC to promulgate regulations to enforce the quoted prohibition on junk fax advertising and to protect residential subscribers from the makers of unwanted telephone solicitations. 47 U.S.C. § 227(b)(2) & (c)(2). The term "unsolicited advertisement" is defined in the statute:

any material advertising the commercial availability or quality of any property, goods, or services which is transmitted to any person without that person's prior express invitation or permission

47 U.S.C. § 227(a)(4) (version in effect prior to July 9, 2005). The term "telephone solicitation" is likewise defined in the statute:

the initiation of a telephone call or message for the purpose of encouraging the purchase or rental of, or investment in, property, goods, or services, which is transmitted to any person, but such term does not include a call or message (A) to any person with that person's prior express invitation or permission, (B) to any person with whom the caller has an established business relationship, or (C) by a tax exempt nonprofit organization.

47 U.S.C § 227(a)(3) (version in effect prior to July 9, 2005).

The FCC has promulgated regulations under the TCPA that include the following substantive requirements that are relevant to this motion. *See generally* Report and Order, 18 F.C.C.Rcd. 14014 (FCC 03-153, July 3, 2003) (hereinafter cited as 2003 Report and Order). First, "no person or entity may ... [u]se a telephone facsimile machine, computer, or other device to send an unsolicited advertisement to a telephone facsimile machine." 47 C.F.R. § 64.1200(a)(3). Second,

[i]t shall be unlawful for any person within the United States to use a computer or other electronic device to send any message via a telephone facsimile machine unless such person clearly marks, in a margin at the top or bottom of each transmitted page of the message or on the first page of the transmission, the date and time it is sent and an identification of the business, other entity, or individual sending the message and

the telephone number of the sending machine or of such business, other entity, or individual.

47 C.F.R. 68.318(d). Third, "[n]o person or entity shall initiate any telephone solicitation ... to ... [a] residential telephone subscriber who has registered his or her telephone number on the national do-not-call registry" 47 C.F.R. § 64.1200(c)(2).

The TCPA provides a private right of action "to recover for actual monetary loss from such a violation or to receive \$500 for each such violation, whichever is greater" and permits the court to increase the award up to 3 times that amount if it "finds that the defendant willfully or knowingly violated" the law. 47 U.S.C. § 227(b)(3). A finding that an action was either willful or knowing will suffice to trigger multiple damages. The appropriate standard for measuring whether conduct was willful or knowing is the same standard as would be used in other actions under the Communications Act. A violation of the TCPA is "knowing" if the actor knew or should have known that it was engaging in activities that could constitute a violation of the statute. In re Intercambio, Inc., 3 F.C.C. Rcd. 7247, 7251 (FCC 88-158, July 8, 1988); Texas v. Am. Blast Fax, Inc., 164 F. Supp. 2d 892, 899 (W.D. Tex. 2001) (adopting *Intercambio* formulation in a junk-fax case). A violation of the TCPA is "willful" if the actor consciously and deliberately committed or omitted an act, irrespective of any intent to violate any provision of the Communications Act of 1934 or any rule or regulation of the Federal Communications Commission. *In re* Southern Broadcasting Co., 6 F.C.C. Red. 4387, 4387 (FCC 91-204, July 17, 1991).

The Massachusetts Telemarketing Solicitation Law (MTSL) and regulations thereunder also contain substantive prohibitions relevant to this motion. No telephone solicitor may "make or cause to be made an unsolicited telephonic sales call to a consumer (i) if the consumer's name and telephone number appear on the then current

quarterly no sales solicitation calls listing ... [or] (iii) in the form of electronically transmitted facsimiles" Mass. Gen. L. c. 159C, § 3; 201 C.M.R. § 12.02(1) & (3). The MTSL contains a complex set of interlocking definitions that equate the unsolicited facsimile calls involved in this case to an "unsolicited telephonic sales call." Cf. Mass. Gen. L. c. 159C, § 1.

The MTSL authorizes a court to award "no more than \$5,000 in damages for such knowing violation." Mass. Gen. L. c. 159C, § 8(b). Recovery under the MTSL is cumulative with all other remedies. Id., § 13. See Mulhern v. MacLeod, 441 Mass. 754, 760 (2004). The Plaintiff is unaware of any cases construing the phrase "knowing violation" in the context of the MTSL. In construing the same phrase in other statutes, Massachusetts courts uniformly require proof that a defendant acted intentionally to establish a "knowing violation". Cases differ, however, as to whether a plaintiff must also demonstrate that the defendant knew of the law or policy he is accused of violating. Compare Linthicum v. Archambault, 379 Mass. 381, 388 & n.12 (1979) ("neither intent to engage in an unlawful act nor knowledge of its unlawfulness is required in order to establish liability" under c. 93A), with Still v. Commissioner of Empl. & Training, 423 Mass. 805, 813 (1996) (in discrimination suits, "knowing violation" includes intent to violate a known rule or policy). Since both c. 159C and c. 93A are intended to protect consumers, the Plaintiff submits that a Massachusetts court would likely require only proof that the defaulting defendants intended to act as they did in order to establish the "knowing violation" predicate for recovery.

For purposes of this motion, the Plaintiff waives any right to seek damages for multiple violations of federal law or for multiple violations of state law. That is, he is content in this motion to seek \$1,500 per fax under the TCPA, 47 U.S.C. § 227(b)(3), \$5,000 per fax under the MTSL, Mass. Gen. L. c. 159C, § 8(b), and the reasonable fees of his attorney under id. § 8(c).

D. FACTS COMMON TO ALL DEFENDANTS

The Plaintiff alleged—and the court must assume as true—that (a) at all times relevant to this action, the Plaintiff has subscribed for residential telephone service under the number 617-923-1329 [Complaint $\P 10]^2$; (b) at all times relevant to this action, the Plaintiff has connected a facsimile machine to 617-923-1329, which machine was capable of transcribing text and images from an electronic signal received over a regular telephone line onto paper [Complaint ¶ 11]; and (c) the Plaintiff placed his telephone number 617-923-1329 on the National Do Not Call Registry on August 6, 2003 and on the Massachusetts do-not-call list effective January 1, 2004 [Complaint ¶ 12]. These facts establish, among other things, that the Plaintiff owned a "telephone facsimile machine" as that term is defined in the TCPA, 47 U.S.C. § 227(a)(2).

E. COMPLIANCE WITH SERVICEMEMBER'S CIVIL RELIEF ACT

The affidavits submitted with this motion contain no statements concerning the Servicemember's Civil Relief Act, 50 U.S.C. App. § 501 et seq. This is because the defaulted defendants are corporations and limited liability companies, who are not as a matter of law entitled to the protections of said Act.

II. THE PLAINTIFF'S CASE AGAINST SUPPORT GROUP

The Plaintiff alleged that SUPPORT GROUP entered into contracts with one or more persons to provide a toll-free automated response service whereby a consumer might register a request to have the consumer's fax number removed from the database or list of

² References to the First Amended Complaint filed in the state court are cited as "[Complaint ¶ xx]."

fax numbers used by fax broadcasting companies, including the companies that sent faxes to the Plaintiff, and that it did so in the knowledge that it was thereby aiding and abetting, and for the purpose of aiding and abetting, VISION LAB in flouting telemarketing statutes and regulations on a massive scale. [Complaint ¶¶ 43 & 46] The Plaintiff further alleged that SUPPORT GROUP derived substantial revenue by providing a toll-free automated response service that it should reasonably expect to be used by residents of Massachusetts. [Complaint ¶ 44]

Concerning personal jurisdiction over SUPPORT GROUP, the Plaintiff incorporates by reference the arguments he made in his motion for entry of default (Doc. # 6).

In essence, the Plaintiff alleges that SUPPORT GROUP engaged in a civil conspiracy with one or more fax broadcasters, including VISION LAB, to violate the TCPA and the MTSL. Federal law governs the conspiracy claims under the TCPA, whereas Massachusetts law should govern the conspiracy claims under the MTSL. As a matter of federal law, "[a] civil conspiracy is a combination of two or more persons to do an unlawful or criminal act or to do a lawful act by unlawful means for an unlawful purpose." Morales-Vallellanes v. Potter, 339 F.3d 9, 19 (1st Cir. 2003) (citation and internal quotation omitted). Merely providing an automated telephone response system would not be unlawful or criminal. The Plaintiff alleged, however, that SUPPORT GROUP provided its service "in the knowledge that it was thereby aiding and abetting, and for the purpose of aiding and abetting, VISION LAB in flouting telemarketing statutes and regulations on a massive scale." [Complaint ¶ 46] These allegations, which the court must accept as true based on the default, establish a lawful act done for an unlawful purpose.

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Massachusetts law recognizes two types of civil conspiracy. A coercive type of conspiracy occurs when two or more defendants acting in unison have some peculiar "power of coercion" that they would not have acting alone. *See, e.g., Fleming v. Dane,* 304 Mass. 46, 50 (1939). A "common design" type of conspiracy involves concerted action or action pursuant to a common design. *See, e.g., Kyte v. Philip Morris, Inc.,* 408 Mass. 162, 166-168 (1990); *Aetna Casualty Sur. Co. v. P & B Autobody,* 43 F.3d 1546, 1564 (1st Cir. 1994). This case involves a common design. By defaulting, SUPPORT GROUP has conceded the essential element of concerted action or action pursuant to a common design.

Most of the faxes complained of in this case bear a so-called "remove" number that a recipient may call in order, supposedly, to have his number removed from the sender's database.³ The Plaintiff's counsel laboriously determined that at least 20 of the remove numbers on the faxes received by the Plaintiff were serviced by Teledata Solutions, Inc., of Westlake Village, CA.⁴ Teledata responded to a subpoena, listing SUPPORT GROUP as the subscriber for some 17 numbers. [Ex. A. Thereafter, Teledata provided a supplemental response via fax that listed over 600 toll-free numbers for which SUPPORT GROUP was the subscriber. [Ex. B. Based on the information supplied by Teledata, the Plaintiff was able to determine that 43 of the faxes he had received during the time period covered by the complaint bore remove numbers assigned to SUPPORT GROUP. [Ex. C.

³ There is no legal requirement that any recipient call this number, and the FCC has consistently and repeatedly rejected attempts to hold otherwise. *See In re Fax.com, Inc.*, Notice of Apparent Liability, 17 F.C.C.Rcd. 15927, 15933 ¶ 10 n. 25 (FCC 02-226, Aug. 7, 2002); Memorandum Opinion and Order, 10 F.C.C.Rcd. 12391, 12408 ¶ 37 (FCC 95-310, Aug. 7, 1995) (refusing to create exemption for failure to call a toll-free opt-out number); Report and Order, 18 F.C.C.Rcd. 14014, 14128-29 ¶ 193 (FCC 02-278, July 3, 2003) (same).

⁴ Teledata was a defendant in this action, but the Plaintiff voluntarily discontinued the action against them without prejudice. (Doc. # 13)

SUPPORT GROUP's default establishes the elements of a federal- and a state-law civil conspiracy as to the 43 faxes shown to contain a remove number assigned to SUPPORT GROUP. Therefore, judgment should enter against SUPPORT GROUP in the amount of \$279,500.00.

III. THE PLAINTIFF'S CASE AGAINST VISION LAB

The Plaintiff alleged that VISION LAB transmitted at least 55 unsolicited faxes to him during the time period covered by the complaint. [Complaint ¶ 18] He further alleged that VISION LAB "had substantial involvement in one or more of the following activities, to wit: designing said advertisements, choosing the telephone numbers to which such advertisements were sent, controlling the information supplied in marginal headings on such advertisements, controlling the caller identification information supplied to common carriers during the transmission of such advertisements, contracting for so-called number removal services furnished by SUPPORT GROUP and other parties, and actually transmitting said advertisements." [Complaint ¶ 19]

VISION LAB has never denied sending 55 faxes to the Plaintiff, and its default should be taken as establishing that number as a floor under its liability. The Plaintiff has definite proof concerning four faxes bearing a SUPPORT GROUP removal number, and he suggests that the court may infer VISION LAB's responsibility for the remaining 39 faxes with SUPPORT GROUP removal numbers.

Three of the Exhibit C. faxes, namely the ones containing the numbers 14, 24 and 31 in the upper right corner, advertise mortgage brokerage services available by calling 866-314-8211. That toll free number was subscribed for by a company called On Demand Marketing of Costa Mesa, CA. [Ex. D. The sole owner, member, and manager of On

Demand Marketing LLC was one Randal Thomason.⁵ [Ex. E. ¶ 2]. In a sworn affidavit, Mr. Thomason stated that he contracted with VISION LAB to transmit mortgage brokerage faxes to a list of numbers to be provided directly to VISION LAB by a company recommended by VISION LAB. [Ex. E. ¶ 7, 11-15] He further stated that VISION LAB contracted with a third party to provide a toll-free removal service for each fax. [Ex. E. ¶ 10] Although Mr. Thomason said that he did not specifically recognize the # 14, 24 and 31 faxes as emanating from his company [Ex. E. ¶ 6], he also stated that he had no contracts with anyone but VISION LAB for fax advertising during the period April 30, 2004, through December 31, 2004, when those faxes were sent. [Ex. E. ¶ 18] Coupled with the subpoena results from Who's Calling [Ex. D. the clear import of Mr. Thomason's affidavit is that VISION LAB sent the # 14, 24 and 31 faxes to fax numbers provided by a complete stranger to Mr. Thomason using remove numbers that were provided by yet another complete stranger.

In order to hold VISION LAB responsible under the TCPA, the court would have to find that VISION LAB "demonstrate[d] a high degree of involvement in, or actual notice of, the unlawful activity and fail[ed] to take steps to prevent such facsimile transmissions." 47 C.F.R. § 64.1200(a)(3)(ii). The activities described by Mr. Thomason clearly indicate a "high degree of involvement" in illegal fax advertising. *See* 2003 Order, *supra*, 18 F.C.C. Rcd. at 14130 ¶ 195 & n. 724 ("high degree of involvement" includes supplying fax numbers or reviewing and assessing content). Furthermore, the court should see through VISION LAB's transparent attempt to shed responsibility for the number lists it uses to an entity located far beyond the reach of American justice. [Ex. E.

⁵ Randal Thomason and On Demand Marketing LLC were once defendants in this case but were previously dismissed with prejudice. (Doc. # 24)

11] In any event, the extent of VISION LAB's involvement in sending faxes to the Plaintiff is a matter of fact that is established by the default.

Liability is even more clear with respect to the "Dr. Mitchel" fax [Ex. C. # 2]. The SEC investigated this particular fax and determined that it was sent by VISION LAB at the behest of one of VISION LAB's own employees. *See* SEC Litigation Release No. 19305 (July 18, 2005), which is available online at http://www.sec.gov/litigation/litreleases/lr19305.htm. This fax bears a SUPPORT GROUP removal number, which fact strengthens the force of the Plaintiff's argument that faxes bearing SUPPORT GROUP removal numbers were being sent by VISION LAB.

The Plaintiff submits that VISION LAB should be found liable for 43 violations of both the TCPA and the MTSL and that judgment should therefore enter against it for \$279,500.00.

IV. THE PLAINTIFF'S CASE AGAINST HIGHLAND

As against HIGHLAND, the Plaintiff alleged that HIGHLAND transmitted "at least two" of the many faxes he received between April 30, 2004 and December 15, 2004 [Complaint ¶ 24] and that HIGHLAND had substantial involvement in the design of such advertisements, in the decision to transmit them by fax to the Plaintiff, in the selection of telephone numbers to which such advertisements would be transmitted, and in contracting with fax broadcasters to transmit such advertisements by fax to the Plaintiff [Complaint ¶ 25].

Concerning personal jurisdiction over HIGHLAND, the Plaintiff incorporates by reference the arguments he made in his motion for entry of default (Doc. # 11).

In fact, HIGHLAND is responsible for three of the faxes that are in the Exhibit C. package, namely the ones bearing the numbers 30, 27 and 15 in the upper right-hand corner. Each of these faxes masquerades as a political survey that invites the recipient to register an opinion by faxing back to a pay-per-call 900 number. The FCC has held that such pseudo-survey faxes are indeed "unsolicited advertisements" subject to the junk fax prohibition in the TCPA. *In re 21st Century Fax(es) Ltd.*, Notice of Apparent Liability for Forfeiture, 15 F.C.C.Rcd. 24406, 24410 ¶ 10 (FCC 00-425, Dec. 7, 2000). The faxes also fit the MTSL definition of "marketing or sales solicitation" because they encourage the purchase of a service—registration and transmission of an opinion—for HIGHLAND's own commercial purposes. *See* Mass. Gen. L. c. 159C, § 1.

The Oct. 22 fax (# 30) explicitly says it comes from HIGHLAND. The Nov. 1 (# 27) and Nov. 29 (# 15) faxes invite calls to 900-226-1444. On December 20, 2004, the Plaintiff served a request pursuant to 47 C.F.R. § 64.1509(a)(4) on Champion Communications, Ltd., of Delray Beach, FL to determine the subscriber for 900-226-1444. [Ex. F.] Champion's response identified HIGHLAND as the advertiser and, incidentally, showed how incredibly lucrative HIGHLAND's scam really was, with over \$500,000 in billings during October and November of 2004 alone. [Ex. F.]

The court may infer from the fact that the Plaintiff received a fax that someone intended to send it. As the advertiser who stood to benefit, HIGHLAND is liable for the actions of that someone. *See, e.g., Hooters of Augusta, Inc. v. Nicholson,* 245 Ga. App. 363, 367, 537 S.E.2d 468, 472 (Ga. Ct. App. 2000) (advertiser liable even if fax sender was independent contractor), *cert. denied,* 2001 Ga. LEXIS 76 (2001).

The Plaintiff has therefore established that HIGHLAND intentionally caused someone to send the three faxes in question and is therefore liable for three willful or knowing violations of the TCPA and three knowing violations of the MTSL. Given that the FCC found HIGHLAND's conduct to be actionable four years before the faxes complained of here, and given the large amount of money HIGHLAND reaped from its enterprise, the court should award the maximum damages under both the TCPA and the MTSL—namely, \$6,500 per fax, for a total of \$19,500.

Dated: November 30, 2006

MICHAEL SHERMAN, by his attorney,

/s/ Walter Oney

Walter Oney (BBO # 379795) 267 Pearl Hill Road Fitchburg, MA 01420

Tel: 978-343-3390 Fax: 978-343-3397

VERIFICATION

The undersigned certifies under the penalties of perjury that each of the exhibits annexed hereto are true and complete copies of what they purport to be and that each fact stated in this motion is true, except that, as to facts stated on information or belief, he believes them to be true.

Dated: November 30, 2006

/s/ Walter Oney

INDEX OF EXHIBITS

- A. Jan. 6, 2005, response of Teledata Solutions, Inc. to a subpoena.
- B. Jan. 12, 2005, supplemental response of Teledata Solutions, Inc.
- C. Forty-three faxes received by the Plaintiff bearing remove numbers assigned to SUPPORT GROUP.
- D. Jan. 14, 2005, response of Who's Calling to a subpoena.
- E. Sept. 1, 2005, affidavit of Randal Thomason.
- F. December 20, 2004 request for information about 900-226-1444, together with January 31, 2005 e-mail response and attachments thereto.

EXHIBIT A

AFFIDAVIT

The undersigned does depose and say that the attached documents are true copies of records maintained by the entity named below, that said records were made or kept in good faith in the regular course of business, and that it was and is the regular course of business to make or keep such records at the time of the acts, transactions, occurrences or events therein recorded or within a reasonable time thereafter.

Subscribed and sworn under pain of the penalties for perjury by

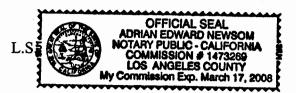
2/1//
Signature
TEFF L. DANIECS
Printed Name
PRESIDENT
Title
Title .
TELEDATA SOLUTIONS, INC.
Entity maintaining records
,,
1/6/05
Date
WESTLAKE VILLAGE
Place where signed

NOTE: If, under the laws of the place where the foregoing Affidavit is signed, a declaration under pain of the penalties for perjury has the same force and effect as if signed under oath in the presence of a person authorized to administer oaths, no further certification is required. Otherwise, complete the following:

State of California, Country of Ventura

THEN PERSONALLY APPEARED <u>Jeff L. Daniek</u> known to me, and in my presence did swear and affirm the truth of the foregoing

Affidavit and did sign the same as his or her free act and deed.



My Commission Expires: 17 Mark 2008

Date



January 5, 2005

In response to the Subpoena submitted by Commonwealth of Massachusetts, Office of Walter Oney, Attorney at Law, with a mailing address of 4 Longfellow Place, Boston, MA 02114 dated December 23, 2004, following please find the TSI customer information pertaining to 866-296-9207, 888-308-1239, 888-820-6289, 888-820-6296, 866-296-9207, 888-818-2145, 888-382-6019, 888-561-0838, 888-251-8846, 800-490-1092, 888-485-1452, 888-820-6354, 888-288-8069, 800-490-9373, 888-441-5729, 800-490-1871, 800-490-3718:

TSI Customer Name:

The Support Group in Sweden AB

c/o Expecta AB

Customer Contact:

Anna Wallmann

Contact Phone #:

011-408-5279-2001

Billing Address:

Liljeholmsvagen 18

Stockholm, Sweden 11716

Service Address:

Same as above

Ring To Number:

Not applicable. The toll free number indicated above is

associated to a dedicated circuit (T1) and does not

terminate to an independent phone line.

If you have any questions or require additional information, please do not hesitate to contact us.



January 5, 2005

In response to the Subpoena submitted by Commonwealth of Massachusetts, Office of Walter Oney, Attorney at Law, 4 Longfellow Place, Boston, MA 02114 on December 23, 2004, services are not provided by TSI on toll free number: 800-360-4856.

EXHIBIT B

8188654321 led 11/30/2006 617 227 5760

Jan 12 05 02:07p

4 LONGFELLOW PLACE BOSTON, MA 02114

TEU: 617-227-5620 FAX: 617-227-5760 WWW.ONEYLAW.COM

January 12, 2005

Jeff L. Daniels, President Teledata Solutions, Inc. 200 N. Westlake Blvd. # 104 Westlake Village, CA-94362

VIA FAX (800-624-9831) AND FIRST-CLASS MAIL

Dear Mr. Daniels:

Thank you for the information you furnished in reply to my December 23, 2004 subpoena. Would you also be kind enough to furnish the information requested in paragraph 2 of the addenditin to that subpoens, namely "all toll-free number(s) subscribed for" by The Support Group in Sweden, AB? I will also need a covering affidavit in the same form as you supplied in your first response.

Sincerely yours.

Walter Oney

Attorney for Michael Sherman

THE SUPPORT GROUP

CUSTOMER ID: 51609
TOLL FREE PHONE LIST

(800)489-0248 (800)489-0249 (800)489-0646 (800)489-0657 (800)489-0679 (800)489-0702 (800)489-0726 (800)489-0738 (800)489-0739 (800)489-1396 (800)489-1458 (800)489-1505 (800)489-7140 (800)490-0285 (800)490-0302 (800)490-0368 (800)490-0537 (860)490-0551 (800)490-0557 (800)490-0605 (800)490-0625 (800)490-0645 (800)490-0653 (800)490-0730 (800)490-0975 (800)490-1014 ··· (800)490-1026 (800)490-1,067 (800)490-1069 (800)490-1078 (800)490-1083 (800)490=1084 (800)490-1086 (800)490-1092 (800)490-1547 (800)490=1648 (800)490-1649 (800)490 1871 (800)490-1901 (500)490-1912 (800)490-1913 (800)490-1915 (800)490-1923 (800)490-1925 (800)490-3561 (800)490-3599

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Featuring Only the Stocks That Can Enhance and Diversify Your Portfolio

Stock Symbol: Rating:

MMFS.PK 10 out of 10

Current Price: \$2.60

MMFS.PK Symbol: Rating:

10 out of 10 Current Price: \$2.60

For more information contact:

www.vrmdcorp.com

The Strong Buy is Always The Right Stock at the Right Time The mortgage industry is strong and MEM Financial is moving up fast - \$150 Million in total revenues!

Dear Investors:

The last few months have been very exciting for stock pickers. The search is on for the companies with consistent profitability, good niche markets and the knowledge and desire to succeed. Level 3 Securities has been focusing on these factors. After looking at thousands of public companies. we want to tell you about a company that we think has explosive potential!

With all the turmoil in the US economy, one thing has remained very strong: real estate. And the future looks excellent. Housing industry experts confidently look to the housing market to remain strong for years to come. Rates are low - which is an additional boost to the industry. This is a great time to invest in MEM Financial Solutions Inc. - a smart company right in the thick of things. Read on and see why MEM is an excellent buy!

About The Company

MEM Financial Solutions is currently licensed as a mortgage broker in New York and in Florida. Concerted efforts are being made to obtain licensing in every state in the U.S. within a year. MEM is looking for this national thrust to provide acceleration in its growth rate and your portfolio can experience healthy growth

Headquartered in Half Moon, New York, MEM has branch offices in Clifton Park, New York, Glens Falls, New York, Albany, New York, and Port Saint Lucie, Florida. MEM Financial Solutions offers purchase, refinance, construction and equity loans to the conventional, Sub -Prime, Jumbo, modular & Manufactured home markets, as well as products securing commercial property, through over 120 mortgage lenders.

MEM Financial Solutions Inc. is trading on the Pink Sheets under the symbol MMFS. Since its inception in 1999, MEM has produced double-digit growth annually! 2004 Revenues are expected to exceed \$75 Million, up from \$42 Million reported last year. All in all, the company has grown to 47 employees and has generated a total revenue of over \$150,000,000! Don't wait to add MMFS to your portfolio; this is the time to act!

With this robust, ever-expanding housing market, MEM anticipates a 12%-15% compounded yearly growth that will continue to blossom by the rapid expansion currently planned. Look for MEM to pursue new acquisitions of title abstract companies, settlement agencies, mortgage brokerages, and federally chartered banks. The company's top priority is to build shareholder value and past history proves this is a reality. What great news for investors!

Reasons to buy this stock

- 1. MEM Financial's stock is poised to skyrocket
- Management is focused on building shareholder
- This company is forward-thinking and flexible
- The mortgage market is huge and remains strong
- MEM Financial offers customers lending products in all sectors of the mortgage industry
- New acquisitions will be pursued

The future of real estate and the mortgage industry looks great and shows no sign of slowing down. When it comes to hot companies like MEM Financial, you

can't afford to wait to invest. And once you do invest, you have a team of experts whose top priority is to build shareholder value. What a winning attitude!

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you please put your cell phone on I have can't get you on either phone. Either call me, or call Linda to place the new trade. We need to buy "AULL" now -

You better be good to me this Christmas. No other Stock Broker has given you back to back wins.

Thanks, your shinning star Financial Planner

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Wall Street Leaders



Symbol: Rating: 10 out of 10

Pg 1 of 1 WLKF

Current Price: \$.40

Focusing on stocks that are the leaders of tomorrow!

Stock Symbol: Rating:

WLKF 10 out of 10

Current Price: Short Term Target:

\$.40 \$4,29

For more information visit:

www.nationalpreplanning.com

This Market is producing amazing returns. WLKF could be the next big one!

Dear Readers:

At this time a year a lot of people are thinking about doing their holiday shopping. However, those investors who think ahead can take advantage of the January effect. The market has produced great returns in January in the past, especially in the small cap market.

Which brings us to our focus stock of the Year

Our Focus Stock of the Year 2005 is:

WLKF

About The Company

National Preplanning is a Subsidiary of Walker Financial Corp., which trades on the OTC BB as: WLKF. WLKF is the provider of one of the most unique and valuable voluntary benefits available. Our products, discounted funeral plans, are presented to individuals through their association with an affinity organization. An affinity organization can include any corporation, union, association, club, and religious organization, bank, credit union, chamber of commerce or other groups sharing a common interest. Our funeral products are discounted and provide other additional benefits to individuals associated with affinity organizations.

One out of every four people in the United States will arrange for this inevitable expense within the next five years.

WLKF the leader in providing death care coverage to individuals through various platforms.

WLKF's primary product is discounted funeral packages that are marketed as a voluntary benefit to employees, union members, credit union members, bank customers and association members. All packages are discounted ten percent (10%) from what the package would normally cost. Additionally the discounted benefits are extended to an individual's immediate family, thereby allowing the whole family to take advantage of this value oriented product.

In most instances WLKF offer three types of funeral packages related to burials and three types of cremation packages. An individual chooses the package he or she wants and is issued an insurance product which serves to pay the funeral director upon an individuals death. You can pay for the cost of your prearrangement over 1, 3, 5 7, or 10 years turning this great planning opportunity and investment into a small monthly payment. WLKF represents funeral homes on a national scale which guarantee the price of your future funeral at the price it would cost today, thereby preventing inflation from increasing your price as you live longer.

Final Word

Take initiative and pull up WLKF right now on your radar. This is one worth following. We urge you to at least look more into this company and possibly take an interest in their success. I hope you all have a good and successful trading year and thanks for reading our article.

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NEWS RELEASE



Strong Buy



Page 001

SENTICORE ACQUIRES CONTROLLING INTEREST OF POKERBOOK GAMING CORP

HOLLYWOOD, Fla., December 6, 2004 -- Senticore, Inc. (OTC Bulletin Board: SNIO), a diversified public holding company with an emphasis in real estate, timber, sports entertainment, and gaming, announced today that it has executed the Definitive Stock Purchase Agreement and closed the transaction to acquire a controlling interest in Pokerbook Garning Corporation (Pink Sheets: POKG) of Orlando, Fla....

STOCK ON THE MOVE - BREAKING NEWS: The above story was just released after the close yesterday evening!

The search continues for companies with consistent growth, well thought out business plans, good niche markets, a quality management team, and the energy to make it succeed. After analyzing and evaluating thousands of public companies, we want to tell you about a company that we believe meets the above criteria and possesses explosive potential!

Senticore, Inc (SNIO), has been gaining a lot of interest on Wall Street during recent weeks. Average daily volume is up, price has been appreciating from a strong support base, and new investors have been getting involved as the stock is beginning to hit their radar screens. The company has demonstrated an aggressive acquisition strategy amassing over \$50 million in assets during the past 12 months.

Check out the CEO's "Status of the Company" addressed to investors at www.senticore.com/investorrelations/.

Senticore has a strong concentration in two key industries: timber and gaming. Today, lumber futures are soaring; supply is very low and demand continues to surge worldwide. SNIO is very well positioned owning 60,000 acres of prime timber plantations in Costa Rica and 22,000 acres in Venezuela.

In recent weeks, Senticore has also begun to develop a presence in the gaming industry through the acquisition of a gaming license, a JV deal with SkillJam, and it's most recent acquisition of Pokerbook (POKG). The online gaming industry is growing at triple digit rates each year and yet experts believe that the global market is still virtually untapped. SNIO's initial focus will be on the European, Asian, and South American markets where they hope to make Pokerbook a household name.

Senticore, Inc.

[OTC Bulletin Board: SNIO]

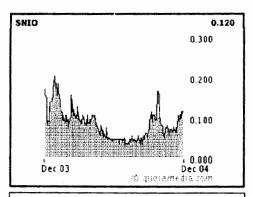
Shares Outstanding: Public Float:

117 Million 12.5 Million \$.12

Current Price:

Rating:

10 out of 10



Reasons to Consider SNIO for Your Portfolio

- SNIO is extremely under-valued and poised for a sharp move up!
- The company intends to make application to a more senior exchange (AMEX or NASDAQ Small Cap) in early 2005.
- SNIO has amassed over \$50 million in assets during the past year and aims to add \$75 million in assets during 2005.
- Senticore possesses over \$2.4 million in timber contracts in the pipeline and enjoys operating margins of nearly 50%.
- The company was awarded a broad gaming license from Venezuela to operate a land/Internet based casino, and has now entered the fast growing gaming industry.
- Taking advantage of the Poker craze, their "World Poker Charity Tour" is scheduled to launch during the first quarter of 2005.
- SNIO Cream of the Crop on the OTC BB.

Neither the Information nor any opinion expressed herein constitutes an offer, or an invitation to make an offer, to buy or sell any securities or any options, futures or other derivatives, related to such securities. We may trade for our own accounts in any securities of the issue (or issues) or in related investments. We do not accept liability for any loss resulting from an investor's use of, or reliance, on this report. Information has been obtained from sources that are considered reliable, but it is not guaranteed that this report is accurate or complete. Considerable reliance has been placed on information the company has released to the public domain or provided. However, no representation or warranty is made as to the accuracy, reliability, or timeliness of the content. This report contains forward-looking statements, which involve risks and uncertainties, which could cause actual results to differ from those implied by these statements. It is intended that all forward-looking statements be covered by the "safe harbor" provisions of section 21E of the Securities Exchange Act of 1934. Past performance is not necessarily a guide to future results. The opinions expressed are of this date and this service assumes no obligation to update, modify, or amend this report,

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December 3, 2004

DTEV Data Evolution Holdings, Inc.

For the subscribers who have been with us for 7+ years.

AWARD WINNING HARDWARE/SOFTWARE PROVIDER + BRIDGES THE GAP BETWEEN THE NOTEBOOK & PDA RUNS MICROSOFT'S WINDOWS® CE SYSTEM

DEVELOPED FOR LUCRATIVE NICHE MARKETS:

EDUCATION. GOVERNMENT & HEALTHCARE

Data Evolution Corporation, a wholly owned subsidiary of Data Evolution Holdings, Inc. (OTC.PK: DTEV), develops cutting edge, proprietary software and manufactures state-of-the-art hardware for mobile data capture solutions. The company's industry leading products & services are grouped under the trade name mCapture:PowerSysTM, specifically designed to help <u>organizations capture and manipulate data efficiently and accurately.</u> DEC's hardware products consist of the award-winning, convertible handheld personal computer, Clio® and the traditional notebookstyle, Cathena™ (Windows CE computer), which were specifically designed and targeted to the education, healthcare and government services markets.

Data Evolution Corp., is steadily capturing and targeting lucrative and stable niche markets which include healthcare, education, data capture, and sales automation. Highlights of their R&D and business development strategy include award-winning products Clio® and the Cathena™ (runs Microsoft® CE platform) AND partnership with LocatePLUS which promises to expand their market horizons.

Data Evolution Holdings, Inc: Pink: DTEV

Last Trade:	\$6.60
Previous Close:	\$3.50
Float	456,000
Target - 6 mo.	\$22.00

DTEV - Data Evolution Holdings, Inc., is a progressive and innovative organization that is keenly in tune with the drivers of the rapidly growing mobile data capture market. The company's front end software solutions are strategically designed to add value and help organizations capture, manipulate and delivery data efficiently and accurately.

Among DTEV's hardware offerings is the award-winning, convertible handheld personal computer, Clio® and the Cathena $^{\rm TM}$ (traditional notebook-style, Windows® CE computer), developed specifically for the vast opportunities with the education and government services markets.

Changing the playing field of mobile computing.

Clio® - The Clio is a convertible tablet computer featuring the award-winning, patented SwingTop® pivoting arm and a 9.4" screen with 180° screen rotation.

- The Clio runs Microsoft®'s Windows® CE operating system AND can be used in notebook, tablet, or presentation mode with keyboard, touch screen, or handwriting input.
- The new Clio NXT continues to utilize the award-winning SwingTop® design and a near full-sized keyboard BUT, it also offers built-in 802.11 wireless, larger screen, a blazing 400MHz Intel XScale processor, industry standard USB connectivity, multiple memory slots, MP3 player, and audio in/out ports.
 - The NXT runs Microsoft's® Windows® CE.NET™ 4.2 Professional operating system.

A winning combination you'll want to get to know... DTEV Products, Partnerships and Distribution!

COMPANY HIGHLIGHTS:

- Data Evolution Holdings, Inc., and LocatePLUS Holdings Corp., announced their respective wholly-owned subsidiaries, Data Evolution Corporation and LocatePLUS, Inc., have entered into a Sales, Service and Alliance Agreement.
 - The goal of this partnership is to create innovative mobile data capture and information delivery solutions that assist police and military forces to do a more efficient and effective job of protecting the nation.
- Data Evolution Corp introduced a Windows® CE powered mobile computer aimed at the education and government services marketplaces. The Cathena, which runs "Microsoft's latest Windows CE NET operating system," has the look and feel of a traditional ultra light notebook computer, while offering all the features and benefits of a high-performance Windows® CE product.

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Early Bird



Featuring Only the Stocks That Can Enhance and Diversify Your Portfolio

Stock Symbol: Rating

PLBI.OB

Current Price:

10 out of 10 \$0.10

Current Price: \$0.10

Symbol:

Rating:

For more information visit:

www.Protonlabs.com

The Strong Buy is Always The Right Stock at the Right Time Intensely electrolyzed acidic water has been shown to be an excellent antibacterial, antifungal, antiviral and sporicide agent and Proton Labs has the inside track!

Dear Investors;

The last few months have been very exciting for stock pickers. The search is on for the companies with consistent profitability, good niche markets and the knowledge and desire to succeed. Alliance Associates has been focusing on these factors. After looking at thousands of public companies, we want to tell you about a company that we think has explosive potential!

Proton Laboratories, Inc (PLBI), the sole distributor of Micro-Structured/ Functional Electrolyzed Water units. is soon to be a household word, thanks to a national publicity campaign seeking regional and national distributors of Proton Lab's product lines manufactured by Panasonic's parent company, Kyushu Matsushita Electric.

Functional electrolyzed water is electrically charged. which changes the molecules in the water, creating water with high pH properties or high acidic properties. Studies have shown that water with high pH properties has health benefits when consumed or applied to skin. Studies have also shown that water with high acidic properties kills many bacteria, molds and yeasts on contact. Proton Labs has the inside track on this great technology and you can benefit by adding PLBI to your portfolio!

About The Company

Proton Laboratories is a leading distributor of equipment used in the processing of Micro-Structured/Functional Electrolyzed Water and is a leader in the development of commercial and domestic uses of Micro-Structured/Functional Electrolyzed Water. Markets include food processing, mining, the agricultural and livestock industry, as well as the medical and skin care industries.

The market for this process is untapped as it is just now becoming accepted in the United States. Market applications are currently being tested and recognized in food processing, mining, agriculture, the livestock industry, the medical, and skin care industries. There is also an expanding health conscious domestic market due to skyrocketing health care costs, with related spending expected to exceed \$2.8 trillion by 2011 - some \$9,285 per person in the United States or 17% of GDP annually. Proton Labs is a leading distributor of the affordable countertop home use unit also manufactured by Panasonic. PLBI has a proven business model with proven and developing technology. Functional electrolyzed water has been studied and used in Japan for the past 36 years.

Reasons to buy this stock

- Americans are well aware of the need for better water New products are coming to market thru Proton that are unique, such as a universal and portable residential electrical unit
- Proton sales and earnings about to dramatically improve shareholders can be distributors and users of these products and be involved in the ongoing success of the company as owners
- Stock is ridiculously under-valued and poised for a move up

Final Word PLBI has all the elements of an attractive investment opportunity. As the company develops and brings numerous applications on-line PLBI's revenue will be greatly enhanced. PBLI's management and scientific team is very impressive. PLBI has also developed strategic and working relationships with key scientific, academic, industrial, governmental and trade organization both domestically and internationally. There are good reasons to think that PBLI's stock will go sky high in the near future!

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INSTANT ON-LINE ALERT

November 2004

"Time sensitive investment information for the serious investor"

Symbol: AIMT **Previous Open** \$2.00 \$6-8.00 60 day projection 12 Mo. Projection \$12-15.00 CALL YOUR BROKER TODAY. THIS STOCK IS GOING HIGHER!

Aimsi Technologies, Inc. (OTC: AIMT)

"A Homeland Security Sector Growth Company"

TIMING AND MOMENTUM

AIMT UP OVER 80% LAST WEEK ALONE, POISED FOR MORE GROWTH!

No "Pump and Dump" here. AIMSI Technologies Inc. (OTCBB: AIMT) is a solid company with an exciting future.

- In business over 10 years, profitable each year.
- Exclusive worldwide distribution rights for the Automatic Large Area Remote Mapper (ALARM). A cutting edge technology patented by the University of Alabama at Huntsville, that can detect radioactive "dirty bombs", chemical and biological threats.
- Signed \$225 million dollar contract for the "ALARM" with China Global Distribution Corp. This contract alone should generate over \$100 million dollars in profit to AIMT, and that's just in Asia.
- The U.S. Department of Homeland Security has a \$44 billion dollar budget, and AIMT is well positioned to tap into this budget with contracts that may dwarf the Asian contract. (see press release)
- ALARM units already in production, first units passed rigorous testing by highly regarded Oak Ridge Labs in Tennessee.

This stock will not go unnoticed long. We predict this stock will soar to the \$6.00 - \$8.00 dollar/share range by the end of this year!!!

- Timing is perfect
- The Homeland Security sector is hot.
- Company fundamentals are sound, with strong leadership.
- Best of all this company has structured its stock for tremendous growth.

LATEST NEWS IS BEST OF ALL!

Savvy investors say this latest press release is "stronger than a garlic milkshake".

Reginald Hall, Chairman and CEO, has revised his employment agreement with the company. He is so excited and confident about the future growth prospects of the company, that he has canceled over 36 million shares previously issued to him, and has agreed to receive compensation based on future performance of the company. This action by the CEO leaves no doubt that he believes AIMT is headed for great success.

Since this represents more than half of the issued and outstanding shares of stock in the company, it won't take the market long to realize that the price per share should double in value.

That's good news...but it gets better!

At the same time Mr. Hall cancelled his stock, the company approved a 5 for 1 forward stock split. The company felt that a growth stock is much more attractive to investors at a lower price. (Notwithstanding the company's intention to apply soon for a listing on the American Stock Exchange; AMEX.) Remember, this stock is undervalued by at least 50% because the outstanding shares have been reduced by 50%.

GO ONLINE OR CALL YOUR BROKER TODAY!

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Introducing Consumer's Choice Financial Services, Inc. Potential Profits to Rival Those in the Lucrative Sub Prime Lending Market; Initial Investors Could Experience Exponential ROI!

Company Name: Consumers Choice Financial Services, Inc. * Stock Symbol: RWRD.OB * Recent Quote: 0.12

CONSUMERS CHOICE FINANCIAL SERVICES, INC.

Wall Street has become a believer in the profit potential available from well-managed debt buying companies since the successful November 2002 IPO from Portfolio Recovery Associates of Norfolk, VA.

Breaking News Investor's Alert

Consumers Choice, a start-up subsidiary of Reward Enterprises, Inc., will target sub-prime consumers using a proprietary system for target marketing a highly select section of the sub prime market.

The company has developed a business plan that combines two of the fastest growth industries in today's marketplace -- debt buying and sub-prime consumer financial services/credit card services -- Consumer's Choice is positioned for rapid growth and profitability.

MARKET OVERVIEW

Sub-prime credit card lending has seen fast track special services banks grow from start-up to over five hundred million in assets in less than seven years.

Consumer's Choice will begin marketing auto and mortgage lending programs in December 2004 and plans to offer a full range of services by the end of February 2005.

The company has an aggressive growth plan that includes a bank charter for issuing credit and debit cards to targeted sub-prime consumers.

Consumer's Choice plans to apply for a South Dakota bank charter by end of first quarter 2005.

Competing entities in the market, even the most recent. show huge gains and profits from credit cards alone:

ssuer	Receivables	# of cards
Capital One	\$45,298,000,000	48,800,000
HSBC/Household	\$18,800,000,000	31,800,000
Providian Financial	\$16,680,000,000	9,900,000
Cross Country Bank	\$ 1,500,000,000	1,800,000
First Premier	\$ 642,688,181	2,885,601
Firstmerit Corp	\$ 142,179,734	139,155

BUSINESS STRATEGY

Consumer's Choice intends to do much more than offer credit cards. Targeted consumers will have the opportunity to acquire a full range of financial services at rates not currently available to them.

The key to success for Consumer's Choice centers or proprietary hybrid system of underwriting, one that blends the current scoring system with human underwriting

Thus, select consumers will be able to refinance debts and acquire new loans at far better rates.

PROJECTED REVENUES

Although it is common knowledge that consumers have little loyalty to financial institutions. Consumer's Choice intends to carefully cross market products and services at rates so attractive that their customers will see no reason to take their business elsewhere. The company intends to use the motto - Your Lender for Life.

Investors could see solid profit margins from the rapid rollover of consumers into the Consumer's Choice product and service offerings. Sales are projected to rise to 35,000,000 by end of FY 2007.

OPPORTUNITY ASSESSMENT

Consumers Choice plans to rapidly increase its profitability by combine the elements of a successful deb buying operation with those of a sub-prime consumer lender. The company has an aggressive growth plan that includes a bank charter for issuing credit cards to targeted sub-prime consumers.

The company's mission is to provide aggressive lending programs for targeted sub-prime consumers Consumer's Choice intends to pursue targeted debt buying from individuals who have the earning power to settle debts in addition to the ability to take on new loans for autos, mortgages, credit cards and installment insurance products.

Consumer's Choice will differentiate and prosper from its proprietary systems for target marketing consumers and offering of attractive lending rates and a range of financial products. Initial investors are likely to see strong, solid profits and exponential return on investment.

> For a recent quote, go to: http://finance.yahoo.com/q?s=RWRD.OB

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YTRADER'S

Alerting you to companies that could be some of the Street's best kept secrets, but that may not remain that way for long!

Southwestern Medical Solutions

OTC: SWNM

Current Price: \$0.16

December 2, 2004

Stock Symbol: SWNM Current Price: \$0.16 52 week High: \$0.51 52 week Low: \$0.05

Corporate Snapshot

Investors! There is a little known technology-led company that has been flying under the radar of mainstream Wall Street! It is targeting the multi-billion dollar medical devices industry with a system that could possibly revolutionize diagnostic testing and specimen

Southwestern Medical Solutions Inc. (OTC: SWNM) is a development stage company who had previously acquired the worldwide exclusive rights to Labguard Accucheck™. This on-site collection & diagnostic testing system represents an innovative approach that is expected to provide greater safety and convenience for diagnostic testing administrators at an attractive, marketcompetitive price. According to an 11/22/04 press release. Labguard Accucheck™ has already attracted expressions of strong interest from several major medical-device distribution companies, both in the U.S. and abroad - And it is currently in the final prototype stage.

Its initial mission: Threatening to jeopardize the safety of co-workers and customers, SWNM is committed to helping organizations around the world establish effective Drug-Free environments, and opening the doors to the explosive market for on-site testing of employees, job applicants, military personnel, public service workers, prison inmates and parolees, students & athletes. But be aware- Based on the current system, numerous applications, such as non-invasive HIV Test Kit, are currently in the design, prototype and/or testing stages.

As the markets are undergoing extreme fluctuations and turbulence, timing is everything! Some investors are realizing that gains of 100%+ (not likely with well known stocks) are possible with OTC stocks. This stock could be one of the street's best kept secrets, but may not remain that way for long! Our alerts present what may be new opportunities to get in while trading levels are still low and before mainstream investors start paying attention!

Investment Highlights

- Latest News: SWNM reported that it has entered into an agreement whereby it has been granted the right to earn up to a 35% interest in Glacier Medical LLC, and certain exclusive marketing rights concerning that company's Protect-A-Pal needle safety device, a solution to the universal problem of needle-stick injuries among healthcare workers.
- SWNM announced that it has begun the R&D regarding an economical and accurate HIV urinalysis test kit for safe, rapid on-site testing. This could be huge! Consider these chilling facts: The Centers for Disease Control and Prevention (CDC) estimate that 850,000 to 950,000 U.S. residents are living with HIV infection, one-quarter of who are unaware of their infection. Approximately 40,000 new HIV infections occur each year in the United States!
- This system could mean solutions for the healthcare industry! Here are the technical details: Simultaneous detection of multiple drugs in under 5 minutes; Integrated collection and testing device for every sample, Sterile sample and reagent/fluid-free handling; Room temperature storage; Clear positive/negative results; Non-Leak-Spill-proof container.
- The demand is huge! An estimated 14.8 million Americans are currently use drugs. considering the 11% of those who are between the age of 12 and 17, there is an estimated 12.3 million adult current illicit drug users. 9.4 million or 77% of them work, making the vast majority of drug users in the U.S. employees.
- SWNM's Labgaurd Accucheck™ is currently in the FINAL prototype stage! Investors, FINAL should mean do your research, find out as much as you can about this company, and be on the look out for future developments! Remember, with OTC Stocks, all it takes is that one piece of great news!

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Always consult a professional investment advisor and remember that OTC stocks like SWNM are considered extremely risky, and you could lose your entire investment! This is NOT professional investment advisor; this is a paid advertisement! It is not an offer to sell, or a solicitation to buy any security. It is for informational purposes only, and created without regard to any investors' individual needs, or the financial condition or stability of the company it is written about. This advertisement has not been seen or approved by anyone at the company that it is written about and therefore the company does not endorse the content or distribution of the advertisement. Do your own research! Uniway International Trading Ltd (UIT) was paid, thirty eight thousand dollars by a third party who is not affiliated with SWNM and who was paid fifty four thousand dollars for this report on Southwestern Medical Solutions Inc. (OTC: SWNM). Any companies mentioned in this report may, or may not, be experiencing liquidity issues and may require additional capital to continue operations.

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Your insight to the OTC

Strategy International Insurance Group, Inc. Symbol OTCBB: SGYI

Industry Insurance

December 1, 2004 Issue #1130

SGYI: Strategy International Insurance Group, Inc.

\$140 MILLION IN ASSETS **EMERGING INSURANCE CO. TAPPING** INTO THE MULTI- BILLION DOLLAR NICHE INSURANCE MARKET

Simply put, SGYI is an emerging insurance company positioned to react to niche insurance underwriting opportunities that are in very high demand and yet are currently under-served by the financial services industry. With companies like XL Capital, Ltd (NYSE: XL) trading at \$74 per share and Max Re Capital (NasdNM: MXRE) trading around \$18, the demand is obvious. With several contracts already secured and many pending, SGYI is poised to capitalize in this underserved arena with projections of \$.20 at \$.35 per share by the end of their fiscal year.

WHAT IS REINSURANCE

In simple terms, reinsurance has been defined as insurance for insurance companies provided in the form of a contract of indemnity rather than a liability contract. An insurance company pays a loss, and seeks reimbursement from its reinsurer. SGYI focuses on niche markets for insurance instead of traditional products that suffer from market saturation such as life, health, and auto. SGYI specializes in the virtually untapped but truly essential areas such as the following:

Time Share Market - Time Share Cost Protection Coverage is designed for the \$44.4 Billion time share industry and could generate up to \$19 million in premiums for SGYI in 2005.

Rental Guarantee Insurance - SGYI is taking the lead in introducing Rental Guarantee Insurance in the North American Market that has a total premium potential of \$10.5 billion.

Senior Life Settlements - SGYI expects to generate \$10 million in premiums from its Senior Life Settlements products with expectations of the market reaching \$50 billion in ten years.

Residual Value Insurance - SGY! management expects to write \$9 million in this niche business by year end 2004. products are extremely attractive with no payouts for 10 years. Frequency of claims typically plunges 50% and most covered assets appreciate.

Film Completion Bonds - While only a small portion of SGYI's premium mix, this sector offers minimal downside while yielding equity stake in the films that they underwrite.

Shares Outstanding: 63,147,503 15,470,000 Float (Estimate): **Current Price:** \$1.67

CORPORATE SUMMARY

Strategy International Insurance Group, Inc. (OTCBB: SGYI) is a Texas corporation headquartered in Bridgetown, Barbados. SGYI is a rapidly growing provider of specialty lines of insurance, reinsurance, and structured risk solutions focusing on lines of business that are often unusual or difficult to place and do not fit the criteria of standard commercial product providers.

CORPORATE STRATEGY

SGYI's team of industry experts work independently and in partnership with retail and wholesale insurance brokers to identify opportunities in areas that are under-serviced. They then team up to identify appropriate opportunities that meet their healthy corporate rate of return requirements. SGYI has developed relationships with 15 intermediaries principally located in Canada, the U.S., and the U.K. including notable companies such as AON: Marsh & McLennan; Tysers & Co.; and Dashwood, Brewer, and Phipps.

INVESTMENT ADVANTAGES

- . In the first 12 months of operation, SGYI management expects to go from a standing start to realizing \$71 million in gross premium revenues.
- SGYI expects operating costs to be no more than 10% of gross revenue.
- SGYI is eligible for listing on a major exchange.
- SGYI projects that written time share protection premiums alone will increase in 2005 to well over \$50 million.
- SGYi has already secured a deal with Value Guaranteed Vacations, Inc. that should produce over \$50 million in written premiums and represents at least \$200 million of timeshare ownership value.
- SGYI's lines of coverage are customized and not subject to a rigorous competitive bid process.
- SGYI currently has a balance sheet of more than \$140 million of net capital which gives the company the wherewithal to write insurance that would result in over \$275 million in premium income.

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ACTIVE TRADING ALERT

CEO/PRESIDENT BUYS MORE THAN 1,100,000 SHARES OF COMPANY STOCK AND ACTUALLY CONTINUES TO BUY MORE!!!!!

COMPANY SHOWS MORE THAN 700% GROWTH IN REVENUE

Sales on EBay.COM and AMAZON.COM Explode - EXPANSION TO EUROPE BEGINS

SoftNet Technology Corp Trading Symbol (OTCBB: STTC)

 Symbol
 OTCBB: STTC

 Shares Out (est.)
 110,000,000

 Float (est.)
 70,000,000

 Recent Price
 \$0.18

 Year Low/Hi
 \$0.02 - \$.18

Opportunity Assessment:

- 1. Growth Rates of more than 700%!
- 2. STTC sells with Amazon.com and EBay.com!
- 3. Expansion to 100,000 or more products to be added!
- 4. CEO Buys more than 1,100,000 shares of STTC and continues to purchase even more shares!
- 4. Company just increased 2005 revenue projections 100%!!!!!!

About SoftNet Technology Corp

SoftNet Technology Corp (Trading symbol: STTC) (German WKN#: A0B7RZ) is a software and technology company with three operating subsidiaries: Solutions Technology, Wholesalebyus, LLC and a German Subsidiary Called SoftNet International GmbH. Each operating division has many exciting things occurring, but we focus our discussion on the one that is just exploding sales and growing exponentially.

WholesaleByUs, LLC - management believes their process cuts through the shopping search clutter to bring, in many cases, the lowest Internet-based retail prices.

With a rule-driven, web-based, application server based software system

- WholesaleByUs connects manufacturers and distributes to Internet buyers
- Effectively eliminates many dealers and other distributors.

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Product descriptions and prices are mass uploaded by WholesaleByUs to:

- EBay as a 'buy it now' item and
- ♦ Amazon

The Wholesalebyus model is now in the process of being implemented in Europe. This expansion should ensure that sales continue to quickly expand into and through 2005. In fact, growth rates are even expected to accelerate for the foreseeable future.

Investment Considerations:

1. Fundamental Analysis

-Sales growth has begun to explode and is accelerating at a quickened pace. This growth is expected to continue as new products and Internet portals are added in the U.S.A.

-Expansion to Europe is imminent – should lead to explosive growth into and through 2005 and 2006.

-Expansion to Canada is also expected very shortly also leading to a further explosion in sales.

-Expansion from 10,000 products offered to 20,000 products just recently is expected to further expand sales at even quicker rates.

-Management shows a great belief in Company by purchasing more than 1,100,000 shares in the open market.

The Private Securities Litigation Reform Act of 1995 provides a safe harbor for forward-looking statements made on behalf of the company. All such forward-looking statements are, by necessity, only estimates of future results and actual results achieved by SoftNet Technology Corp (STTC) may differ materially from these statement due to a number of factors. STTC assumes no obligations to update these forward-looking statements to reflect actual results, changes in assumptions or changes in other factors affecting such statements. You should independently investigate and fully understand all risks before making investment decisions.

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High Tech Trader Alert



Pg 1

December 1, 2004

Congratulations to everyone who invested in Home Health Solutions (NASDAQ: HSHL). HSHL jumped 91% in ONE DAY. Are you ready for ANOTHER POTENTIAL WINNER?

If our interpretation is accurate, Realtime Rentals Inc (Ticker Symbol: RLTR) has the potential to move from \$0.056 to \$0.11, representing a handsome 89% increase.

(Some of our past recommendations have jumped by over 100%)

Read today's issue of 'High Tech Alert' very carefully. Please don't miss out on another remarkable opportunity!

Reeltime Rentals Inc • OTC: RLTR or RLTR.PK • Recent Price: \$ 0.056 Target Price: \$0.11

CEO of Reeltime Rentals, Alex Stanczyk, Interviewed by Wall Street.Net

SEATTLE, Nov. 29, 2004 (PRIMEZONE) -- Reeltime Rentals, inc. (Other OTC: RLTR.PK - News) announces that Alex Stanczyk, Chief Executive Officer, was interviewed by WallSt.Not on November 17, 2004. WallSt.Not features interviews with CEOs and prominent business executives and serves as a forum for the financial community.

During the interview, Mr. Stanczyk discussed a variety of topics ranging from Reeltime Rentals' vision for the future of video rentals, market share potential, management background, projected milestones, and the Company's breakthrough IRDS technology.

Some analysts predict that there will be up to 29 million videoon-demand users by year-end 2005. ReelTime is focused on becoming a significant contributor in this space. Mr. Stanczyk discusses many aspects of ReelTime's potential in this market as well as estimated product launch schedules.

ReelTime to Deploy Linux Operating Systems on its IRDS Servers

The Company Expects to Realize Tremendous Cost Savings in its Server Infrastructure

SEATTLE--(BUSINESS WIRE)--Nov. 10, 2004--Reeltime Rentals, Inc. (OTC: RLTR - News) has announced that it will utilize a custom version of the Linux Operating System on its IRDS servers to deliver video rentals to its customers. Linux servers will be used to support ReelTime's proprietary Intelligent Rapid Delivery Systems (IRDS) during Phase III of ReelTime's Beta Test.

An investment in RLTR is a high risk investment with the potential for high rewards.

Do Not Miss this Tradell

European Beta Test Produces Encouraging Results

SEATTLE, Nov. 15, 2004 (PRIMEZONE) -- Resitime Rentals, Inc. (Other OTC: RLTR.PK - News) announced that it has successfully delivered a series of DVD-quality video streams to a control group of Beta Testers in Europe. The overseas beta test correlates with the Company's initiative to explore business opportunities in the European marketplace for their Rental-on-Demand Client. Thus far, the Company's "Next Generation" ROD technology has been well received by its beta testers.

"ReelTime has ventured into the next generation of movie rentals and I am looking forward to its international launch. The video and audio quality, coupled with the lack of any lag experience while receiving the movie, was impressive. By setting their transmission and quality standards so high, they have practically eliminated the need to drive to a movie rental store. I believe that the best products are spread by word of mouth and you can guarantee that I will tell all my family and friends about this experience," remarked Marcus Massengale, a beta tester from Cambridge, England.

6 Reasons to own this stock:

- 1. High Quality Product.
- 2. Huge present and future demand.
- 3. Vision of Alex Stanczyk, CEO.
- 4. Proprietary IRDS servers.
- Upward Potential in Stock Value.
- 6. The stock is only about \$0.06 per share

RLTR is still trading over-the-counter. This means that the traditional investment community doesn't follow it, and most major brokerage firms and institutional investors can't yet invest in it. This is GREAT NEWS for our readers, because They can invest in RLTR before mainstream investors.

For more information go to: www.ReelTimeTV.NET

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ERGY TRADERS REPORT - Investor Alert

November 2004, Issue 18, vol 9

Symbol Pink Sheet: Recent Price:

EOGI \$0.24

Short Term Target:

\$1.55

Price Trend: Upward

STRONG BUY

Emerson Oil and Gas is a company poised to capitalize on the current world market price of oil and gas. This booming market has created new opportunities to bring proven undeveloped reserves, on stream with very little downside risk to the company. Emerson's primary operating philosophy is to utilize the most current technology available to develop low risk, high yield, underdeveloped oil and gas reserves. This approach will enable Emerson to capitalize upon previously discovered and producing properties with known reserves that had not been completely exploited due to market conditions.

Emerson will continually look to get involved with low risk projects that maximize shareholder value. This will be accomplished by pursuing achievable pay zones and avoiding wildcat or exploratory type ventures. Emerson participate in turn key operations minimizing the need for high cost equipment purchases and if necessary cost effectively outsource some aspects of labor. With the worldwide focus on energy needs being front and center in the public eye, Emerson feels that with it's first class management and discretionary project choices, the company will continue to serve it's shareholders well.

Energy - Bull Market of the Decade

With energy prices continuing to soar, demand continuing to rise, and supplies continuing to decrease there has never been a better time to invest in energy stocks. As you may already know, and many analysts predict, the Energy sector is shaping up to be the bull market of the decade.

-BREAKING NEWS - EOGI signs letter of intent for 50% working interest in nearby oil and gas well.

"Oil well turned Natural Gas well could flow millions of cubic feet of gas per day."

Emerson Oil & Gas holds a 50% working interest in the W.T. Davis Well and lands within Township 23 North and Range 13 West of Bossier Parish, Louisiana. The company strongly feels that there is enormous opportunity in producing the natural gas that is available in this deep well. Neighboring wells are producing from a half million to 3 million cubic feet of gas per day. The Company has now received recommendation from its operator that it should move into production on the well as a Natural Gas producer.

"Operator recommends going into production on weil"

"Neighboring wells are producing from a half million to 3 million cubic feet of gas per day."

With earth's dwindling supply of fossil fuels and a rising global demand for energy, investors are now looking at the buil market of a lifetime. Already shares in the oil and gas sector are rising faster than the overall market. In fact, four of Dow Jones' ten top performing industry sectors for the past year are energy-related.

"Natural Gas Seems Headed the Way of Oil: More Demand, Less Supply, Higher Cost"

New York Times -Aug 20, 2004

"Report warns on soaring natural gas prices."

Financial Times - July 2004

Of course, the longer the bull market in energy continues, the harder it will be to find undervalued energy stocks. In fact, it may not be too long before finding a cheap oil or gas stock will be as

Energy Traders Report (ETR) publishes reports providing information on selected compenies. ETR is not a registered investment advisor or broker-dealer. This report is provided as an information service only, and the statements and opinions in this report should not be construed as an offer or solicitation to buy or sail any security. ETR accepts no liability for any loss arising from an investor's reliance on or use of this report. An investment in EQGI is considered to be highly speculative and should not be considered unless a person can afford a complete loss of investment. BFL Enterprises has received \$50,000.00 from a non-affiliated third party, for the publication and circulation of this report. This report contains forward-looking statements, which involve risks, and uncertainties that may cause actual results to differ materially from those set forth in the forward-locking statements. Copyright 2004 by ETR. All rights reserved.

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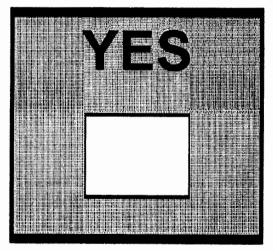


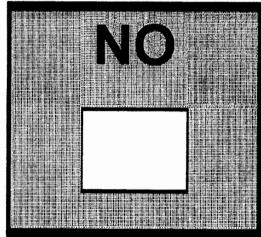


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MicroTech Trader



"News You Can Use About Small-Cap Technology Companies On The Move"

Global Vision Holdings: Pink Sheets (GVHL)

Poised for Growth in Multibillion-Dollar Marketplace

MicroTech Trader is your one-stop resource for news and information on the world's most innovative, small-cap technology companies.

THIS WEEK'S PICK

This week, we are closely monitoring a company whose founder was the co-inventor of the ATM machine.

Global Vision Holdings (GVHL) is a developer and wholesale marketer of a new generation of prepaid (also known as "Stored-Value") financial service products, specializing in the worldwide distribution of pre-paid bank debit cards, retail gift cards, prepaid calling cards, healthcare and insurance products serving a multibillion-dollar global marketplace. Its revenues are realized by licensing its products and services to distributors worldwide and earning a share of generated sales.

PREPAID DEBIT CARDS

An exciting world of opportunity is unfolding in Prepaid Debit Cards --bank cards that do not require users to have good credit, a credit history or even a previous banking relationship. They work like credit cards as long as users have loaded them with cash. Since all transactions are authorized online against account balances and no paper checks exist to result in overdrafts, these cards are safer for the issuer to offer to almost anyone.

RECENT NEWS & DEVELOPMENTS

November 9

GVHL inks deal with International Payment Services, Inc. to mass market GVHL's "GlobalFirst" calling cards. IPS will sell the GlobalFirst Calling Card through its distributors, business customers and affiliate websites, many of which have e-commerce capabilities.

November 1

GVHL creates OPT Services, Inc. in a joint venture with the AutoPay 21 division of @360, Inc. The new GVHL subsidiary will address operations and development needs for gift card marketing and distribution, and also will develop prepaid Internet telephony in conjunction with wireless "Hot Spots."

According to Ernst & Young, gift cards comprised 5% of all retail sales in Q4 2003, and sales of gift cards hit \$40 billion that year – a 33% increase over 2002 sales.

Gift cards were the No. 1 gift item of the 2003 holiday season.

October 26

GVHL inks deal with NetNetMarketing, Inc. who will mass market GVHL's "GlobalFirst" telephone calling cards, branded for NetNetMarketing as "Global2000 Phone Cards". NetNetMarketing also will sell GVHL's prepaid bank debit cards.

For additional GVHL info, visit <u>www.qlobal-vision.com</u>.

Global Vision Holdings, Inc. (Pink Sheets: GVHL)

Recent Price:

\$0.08

Common Outstanding: 55,946,344

November 17, 2004

INDUSTRY GURU IDENTIFIES WIRELESS PAYMENT SYSTEM AS NEXT HIGH GROWTH AREA

GVHL CEO Jack Chang brings a proven track record of identifying profound trends and creating systems that translate vision into reality. He is a pioneer in the use of magnetic strips on bankcards, electronic funds transfer systems, and PC-based inbank systems. He was an early developer and provider of modern-day bank payment systems to more than 100 financial institutions worldwide.

As an adjunct to its current offerings, GVHL is designing a wireless phone using the 10-mile, IEEE 802.11.G public 2.4 GHZ frequency. GVHL also has acquired the global rights to market a Secure Multimedia Card chipset capable of computing, high-density storage, and data encryption, designed to secure bank payment transactions and download intellectual properties, yet is small enough to fit inside a cell phone. The technology was developed by an alliance that includes Hitachi, Sanyo, and Fujitsu.

M-COMMERCE OPPORTUNITY

Today, more than 1.7 billion people use cellular devices; and research firm IDC projects the number of mobile subscribers engaging in m-commerce transactions to soar exponentially in the coming years.

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Stock Opportunities on Wall Street



Company: Global National Communications Corporation

OTC BB Symbol: GLNC

Shares Outstanding: 22,000,000

Current Price: \$7.45 Website: www.ancc.net

November 17th, 2004 Issue: 381

GLNC: Global National Communications Corp. Has Signed a Contract with Chongqing Yantong Industrial Co. Ltd to Manufacture 500,000 Sets of the 5568 Series PHS Phones for the Chinese Market. The Contract is Valued at Approximately \$21 Million Dollars

Global National Communications Corporation (OTC Bulletin Board Symbol: GLNC), through its wholly-owned subsidiary Guonuo Industrial Co. Ltd., a Shenzhen, China company employing over 600 employees and generating revenues in excess of \$13 million in 2003 contract manufacturing OEM electronic products for customers such as Sony, Panasonic, Aiwa of Japan, Philips of Holland, and Daewoo of Korea, is expanding into the manufacture and distribution of PHS (Personal Handy System) cell phones in China.

The "Xiaolingtong" or "Little Smart Phone," as PHS phones are known in China, "works within the boundaries of a single city, is an inexpensive handset similar to a mobile phone. It is based on the personal handy-phone system (PHS) that uses wireline instead of cellular technology, experts with UTStarcom, a leading [U.S.-based] personal access system supplier in China, explained." (China.org.cn, December 2000) The main reason behind the rapid development of Little Smart is simple, said Zhang Xinzhu, an economist with the China Academy of Social Sciences. The charge standard for mobile telecom services is too high (English People's Daily Online, 6/21/2002)

As Rebecca Buckman reported in the Wall Street Journal Online: "The service [has] exploded in China because of the country's huge base of poor and rural residents, most of whom have little use for high-end phones with Web browsing or international roaming." She also notes that the Little Smart has now also moved "into China's biggest cities, such as Beijing and Shanghai,

BUSINESS PLAN

GLNC is a high-tech enterprise primarily engaged in electrical power monitoring systems and information technology consumer electronics products, contract manufacturing products for Sony, Panasonic, Aiwa, Philips, and Daewoo. The largest product growth anticipated for the future is in PHS cell phone manufacturing and distribution. There are 11 approved PHS manufacturers in Shenzhen, China, GLNC being one of them. GLNC is a viable competitor due to experience in the production of mobile phones and phone products as well as having established a market network throughout China.

and attracted increasingly sophisticated users. The service also has become a major growth driver for huge Chinese phone companies whose stocks are listed, or about to be listed, on the New York Stock Exchange, including China Telecom Corp. and China Network Communications Group Corp. which is known as China Netcom. Analysts say the majority of China Netcom's new subscribers are Xiaolingtong customers. Plus, about 36% of customers of China Mobile Ltd., China's largest cellphone-service provider, also have Xiaolingtong phones, according to a recent BDA study." (Wall Street Journal Online, 7/8/2004)

She continues by stating that "there are already an astounding 50 million subscribers to Xiaolingtong, including many in big cities like Beljing." (Wall Street Journal Online, 7/8/2004)

As Asia Online stated in an article titled: "PHS Use in China Soars 15-Fold in 3 Years" -- dated 9/13/2004: "The number of PHS (personal handyphone system) users in China has skyrocketed from 5 million in 2001 to 75 million estimated for 2004." Dottucomu.com stated on 5/24/2004 that "the [PHS] service is now available in 355 cities in 31 provinces."

As In-StatMDR 2004 Reports states: "China continues to be the world's fastest-growing telecommunications market, with annual capital investment of 200 Billion RMB (about \$24 Billion US dollars), and combined landline and wireless telephone subscribers in excess of 600 million.'

With Global Information, Inc. reporting that "the number of PHS users in China has exploded, with well over 2 million new PHS users being added each month," GLNC is well positioned to take advantage of this burgeoning market.

CORPORATE SNAPSHOT

- China is the fastest-growing telecommunications market in the world with over 600 million phone users
- PHS cellphone market soars 15 fold in 3 years from 2001-2004 in China —with over 50 million subscribers already
- GLNC signs \$21 Million contract for PHS phones in China

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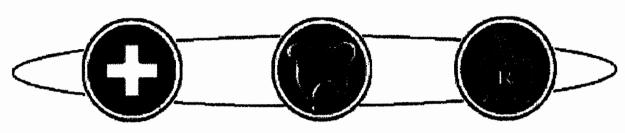
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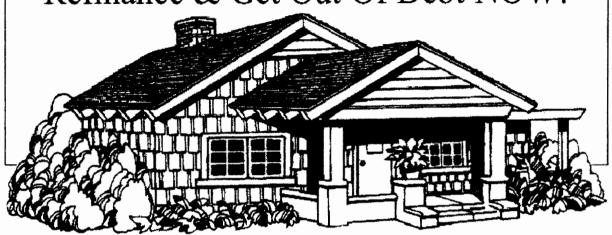
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EZ2 Companies, Inc.

Symbol OTCBB: Category: EGRF Technology

November 4, 2004 Issue #114

3

EGRF: EZ2 Companies, Inc. EZ2ASK.com Launches MultiFaceted Website as Google, Yahoo and eBay Report Record 3rd Quarter Numbers!

Imagine combining websites like Google, Match.com, Expedius.com, eLoan, and eBay into one multipurpose, full service web portal. The crossover marketing would be enormous and the convenience of using a mastersite would be potentially unsurpassed. EGRF has created a unique Internet portal that offers services in these various categories with additional internet services to come.

CURRENT EZ2 WEB PORTALS

- **EZ2Ask.com** is an internet portal offering an easy to use interface that allows web users to obtain search results that closely mirror the actual question and relevant answers *instead* of advertisements or unrelated links.
- EZZRent.com is a convenient portal specializing in rental items and offering a rich information interface servicing the continental United States and some foreign countries. Products range from exotic autos and heavy equipment to furniture, cameras, buildings and gorilla suits.
- **EZ2Mortgage.com**, another specialty portal, this easy to use interface creates a no-hassle, worry-free environment for consumers attempting to secure a mortgage.
- EZ2Date.com, a growing community of singles enjoy this internet dating and relationship portal. Partnered with additional sites, members are enabled to access 1,000,000 member profiles.
- EZ2Vacation is an internet-based travel proposition that allows members and users to search for travel and vacations option and conveniently book their choices online.

EGRF also plans to add additional EZ2 websites in the near future

MULTIPLE REVENUE STREAMS

EGRF will generate multiple revenue streams through its various websites. Revenues will be generated from contract advertising and "per click" or incident based advertising, as well as commissions, membership fees, and lead generation sales. The company expects to be profitable and projects earnings of up to \$0.30 per share for fiscal 2005.

 Shares Outstanding:
 15,750,000

 Float (Estimate):
 5,300,496

 Current Price:
 \$0.37 ▲

 *Price Target:
 \$1.12

Please visit us online at: www.EZ2Ask.com

CORPORATE SNAPSHOT

EGRF is a Nevada corporation headquartered in Miami, FL. EGRF is a provider of Internet based services to its clients, ranging from search and national mortgage services to dating, rental, and travel services. EGRF currently operates five Internet portals: EZ2Ask.com, EZ2Rent.com, EZ2Date.com, EZ2Vacation.com, and EZ2Mortagage.com. The offerings are focused on building traffic and allowing targeted permission based opt-in email solicitation to users to co-brand products.

WEB PORTAL MARKET TRENDS

The web portal market has experienced phenomenal growth as of late. Google's recent IPO was followed by the announcement of record revenues for the 3rd quarter of 2004 at \$805.9 million up 105% from the previous year. Google's 3rd quarter profit for 2004 (?) more than doubled from its 3rd quarter profit in 2003 as it reported earnings of \$52 million, or 19 cents per share. Internet giant Yahool has posted revenues of \$907 million for the third quarter of 2004, a 154% increase compared to the same period last year. eBay reported record consolidated Q3-04 net revenues of \$805.9 million, up 52% year over year; operating income of \$253.9 million, up 63% year over year, and pro forma operating income of \$272.6 million, up 58% year over year.

INVESTMENT CONSIDERATIONS

- EGRF presents a potential ground floor investment opportunity in an emerging web portal company.
- EGRF currently operates with profit margins of approximately 65% and minimal overhead.
- EGRF's family of EZ2 websites is highly diversified and designed to generate revenue from a multitude of niche markets.
- Gartner, Inc., a leading provider of research and analysis on the global IT industry, estimated the portal market will grow at 24% to \$2 billion by 2006. The equivalent figure from IDC was a 41% growth rate to \$3.1 billion by 2006.

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DAYTRADER'S ALERT!

Alerting you to companies that could be some of the Street's best kept secrets, but that may not remain that way for long!

Bullion River Gold Corp.

OTCBB: BLRV

Current Price: \$1.00

November 4, 2004

Stock Symbol: BLRV Current Price: \$1.00 52 week High: \$2.00 52 week Low: \$0.12

Corporate Snapshot

Bullion River Gold Corp. (OTC BB: BLRV) is a mineral exploration company who aggressively focusing on regions containing gold and silver deposits. Focusing its efforts in the Great Basin in the Western United States and the Motherlode belt of California, BLRV targets projects that contain or have potential to contain high grades and large tonnage potential of these valuable resources. Since the beginning of the year, BLVR has been on the hunt! The company now currently has seven properties under its belt in California and Nevada!

BLRV's strength is in their management foundation! At the top, the company's CEO is proactive senior mining executive who has overseen all aspects of mining engineering, development, production and service marketing in different facets of mining operations, over the past 27 years. The V.P. of Exploration brings over 21 years of greenfields and brownfields gold exploration work and research to the table, and has held positions of increasing responsibility with major mining companies. The V.P. of Engineering has 27 years of mine engineering and operations experience, and has held positions within production mining and contracting companies with operations in Canada and the United States. His experience includes onsite engineering duties, mine planning and cost estimating, mine development, mine production and project management. The Director of the company is also a seasoned mining executive with 35 years experience in the acquisition, discovery and exploitation of mining properties worldwide. If you do the math, that is over 100 years of combined experience in the industry!!

As the markets are undergoing extreme fluctuations and turbulence, timing is everything! Some investors are realizing that gains of 100%+ (not likely with well known stocks) are possible with OTC stocks. This stock could be one of the street's best kept secrets, but may not remain that way for long! Our alerts present what may be new opportunities to get in while trading levels are still low and before mainstream investors start paying attention!

Investment Highlights

- Showing incredible momentum, and going for the gold! BLRV has just reported that it started its initial drill program to test the strike and depth extension of the silver and gold structures at its Corcoran Canyon project, which is located about 14 miles to the east of Barrick's and Kinross's Round Mountain Mine in Nevada. This same month, BLRV also reported completed its initial drill program, consisting of three drill holes to test the strike and depth extension of known high-grade structures at its Antone Canyon project.
- Reaching out for more! BLRV completed the staking of an additional 50 mining claims at its French Gulch Project in northern California. With the recently announced lease agreement covering 27 un-patented and 28-patented claims, the newly staked claims give the company control over approximately 2.3 square miles!
- The company currently has 5 projects in the third-largest producer of gold in the entire world. Nevada produced 7.73 million ounces in 2002, and only Australia, 9 million ounces and South Africa, 12.7 million ounces produced more!
- The Mother Lode gold district of California, home of one of BLRV's properties, has previously yielded millions of ounces of gold from placer and bedrock mines!

Investors, this could be the next "golden opportunity"! With the company aiming at production decisions by 2005, NOW is the time to be proactive. Do your research, and be on the look out as things continue to develop!

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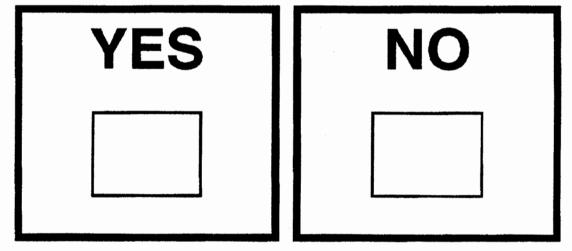


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SAFETY ALERT! We've seen it before - Big Business and Powerful Government Interests Colluding in a High-Stakes Conspiracy to Confuse, Mislead and Obfuscate in a Game of Deceit to Protect Multi-Billion Dollar Corporate Profiteering. Asbestos, Agent Orange, Silicon Breast Implants, the Tobacco Industry, and most recently, Vioxx and the Greed of the Giant Corporate Drug Makers have Violated the Trust - and Health of the American Public. But even as you read this, Lines are being Drawn in a New Battleground over a Public Health Scandal that may Rock the Consumer Electronics Industry to the Core in a way that would even have Big Tobacco Running Scared. However this Battle plays out, the Most Important thing you can do today is Protect yourself from the Undisclosed Dangers of Cancer Causing Radiation being Emitted by an Important but Hazardous Tool you use every day - Your Cellular Phone!

CONSPIRACY OF SILENCE

Company: Recommendation: Claremont Technologies, Inc.

STRONG BUY

Stock Symbol: Recent Price:

CTTG \$0.70

Website: www.claremonttechnologies.com

When it comes to fighting cancer, one of the most feared of all diseases and a leading cause of deaths worldwide, BILLIONS of dollars have already been spent on everything from prevention to treatment, still cancer takes countless lives every year – and we are all still at risk. To make matters worse, devices that make our day-to-day lives more convenient are now being shown to increase that risk. Worse yet, manufacturers of these devices and their well-paid lobbyists vehemently deny that regular use of these devices may in fact be a significant cause of a variety of health problems, despite a mounting body of evidence proving that the danger is real.

But there is a Company that has developed a technology that has been demonstrated to eliminate the very source of what many researchers have said could already be causing cancers to form in you, your family, and just about everyone clse you know, and besides just saving lives, this new product might also make you rich. The product we are talking about is the Safe Cell Tab developed by Claremont Technologies (OTCBB: CTTG). The Safe Cell Tab that relies on technology first pioneered by NASA to protect astronauts from hazardous electromagnetic frequencies (EMF) like microwaves in space. This tiny device that attaches to all makes and models of electronic devices that emit EMF, effectively eliminates the extremely harmful radiation before it can reach your body and cause permanent damage.

Countless studies have shown that prolonged exposure to BMF can cause Alzheimer's, infertility, miscarriages, elevated blood pressure, DNA damage, ALS, immune system disorders, headaches, fatigue, and other ailments. Still, we unknowingly expose ourselves to EMF every day when we use cell phones, cordless phones, laptops, PDA's and other devices that have become so common. But you don't have to take our word for it. Scientists across the globe have been warning us about the dangers for years. So, what is the solution? CTTG's Safe Cell Tab has been certified by independent labs to cradicate cancer-causing radiation from the dangerous, but necessary everyday tools of our lives.

But how can this make you rich? It's simple. Since CTTG has just launched its Safe Cell Tab marketing program and its technology is just coming to the forefront, the company's stock has not shot up yet, i.e. You can still get in on the ground floor. But not for long!! If this plays out like most expect it to, mobile phone makers could be the first major mass purchasers of CTTG's technology, potentially equipping every single new phone with a Safe Cell Tab very soon. With only 25 million shares issued and outstanding and the majority of those under restriction and held in the hands of company insiders, this stock may explode when the word gets out. That means there is no time to waste this one is still below the institutional radar screen – but for how long?

There are already 630 MILLION mobile phones in the use worldwide today and that number is growing by 15-20% annually. Most cell phones in America are replaced every 12-18 months on average. That means that hundreds of millions of new phones must be manufactured every year in order to keep up with demand. And, if the cell phone industry adopts CTTG's technology — the only real option at this point to protect its users — those lucky enough to own CTTG stock before it skyrockets could become very, very wealthy.

How high can CTTG go? Could it experience a 100, 200 or even 500% increase in a year? Of course. All it takes is for the cellular industry to begin the adoption of the technology, and that could happen any day now. If you are tired of sitting on the sidelines, watching your investments grow by single digits or worse yet, losing money, now is the time to take action.

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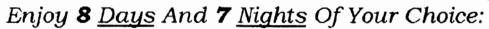
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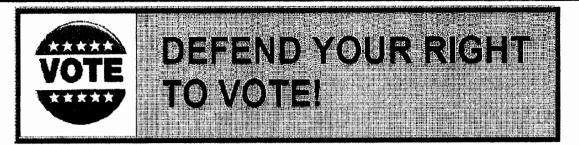
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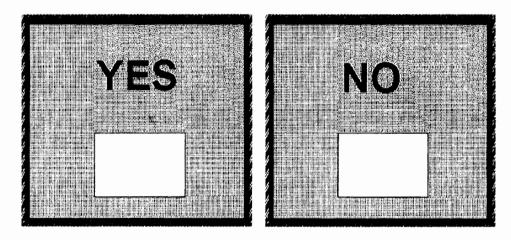
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- With these difficult times ahead...

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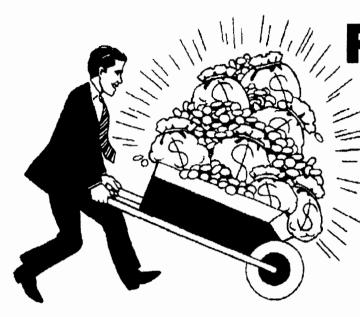
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Symbol: Rating:

PHBT.PK 10 out of 10

Current Price:

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Stock Symbol:

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PHBT.PK

Rating: **Current Price:** 10 out of 10 \$0.12

The Strong Buy is Always The Right Stock at the Right Time

Pure H2O Biotechnology's industry competitors are Brita, Culligan, Amway, Ecowater, Pur Plus, Teledyne, Omni, and Cuno. Their water products only trap or reduce, PHBT's disinfection systems kills!

Dear Investors:

The last few months have been very exciting for stock pickers. The search is on for the companies with consistent profitability, good niche markets and the knowledge and desire to succeed. Alliance Associates has been focusing on these factors. After looking at thousands of public companies, we want to tell you about a company that we think has explosive potential!

There is a serious problem within the United States contaminants in a growing number of municipal water supplies. But Pure H20 Bio-Technologies, Inc. (Pure H2O) (PHBT) has a potable water Disinfection System that utilizes the only non-heat reliant, power independent method known to kill cryptosporidium. The PHBT system is specifically designed to kill microbes and remove iodine from the water. so the water is free of both the disinfectant and microbes. The water industry's main competitors sell systems that are only designed to trap and filter water and often it is only small quantities. These competing systems do not kill or deactivate all known types of disease causing water microorganisms, including bacteria, viruses and protozoa cysts! This gives Pure H20 an edge leading to long-term profits for this stock!

About The Company

Pure H20 Bio-Technologies, Inc., incorporated in Florida, designs, develops, manufactures and markets potable water disinfection systems. The Company uses their knowledge of the technological advances in micro-biotechnology to improve the safety of drinking water in the residential and commercial arenas. Pure H20 Bio-Technologies' primary focus has been to eliminate waterborne disease through the use of state-of-the-art under-the-counter, whole-house and hospital disinfection systems

When Pure H2O enters the market, management expects that revenue for the first year will reach \$6 million, over \$14 million in FY06 and more than \$57 million FY07. The margins should only improve because of low marginal cost. There has never been a greater need for safe and effective water disinfection systems. Pure H20 Bio-Technologies, Inc. has developed a well-defined strategy to implement its business model and positioned itself to be a viable investment opportunity. The market is enormous for the products that this company offers! Pure H20 is positioned for growth!

Reasons to buy this stock

- The issue of clean water is not going to go away so the need for PureH20 will remain. The bio threats due to terrorism has brought the water issue into US households.
- PureH20 addresses purification issues that their competitors can't touch Pure H20's disinfection system is the only to use the only non-heat reliant, power independent method to kill cryptosporidium This stock is highly undervalued

Final Word

The demand for safe water understandably continues to be a hot issue - no only due to the possibility of grave illness but now, the problem of biological terrorist threats. Unlike the competitors, Pure H20 Bio-Technologies has systematically and successfully addressed these kinds of contamination issues, including that of lead and other chemical and toxicological contamination, as well as waterborne diseases! Pure H20's unique position makes them a company with a growing future - a great addition to your portfolio!

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Octobor, 2004

A MONTHLY INVESTORS INFORMATION JOURNAL

BREAKING NEWS: MHXC ANNOUNCES THREE FOR ONE FORWARD SPLIT

OTCBB MHXC announces a forward stock split of three shares for every share you own. This usually means huge trading profits can be made if you get in now. This stock could trade as high as \$3.00. Do not miss out

OTCBB: MUXC should follow several other stocks that have made 400% gains in the last few months. If you bought AUML at \$1.00 it went to \$5.00 pre split CUPY at \$1.50 now trading at \$4.58 per share you made a lot of money. Lock in your profits now, and get in early

MHXC at .50 has a lot of upside, and a small float. Potentially it could be the biggest winner in your portfolio this year if it traded up to \$1.50 this would be a 200% gain. If the stock goest to 3.00 per share you would have around a 500 % yain. With an investment of \$5,000 dollars you could turn it in to almost \$30,000 dollars in a matter of weeks!!

MHXC is not just relying on the news to support the stock, the company is currently undervalued trading around what most would say is book value, no hype look at the filings..

MHXC also intends to acquire Media Books LLC. Media Books sells audio books to mass market retail chain stores and wholesale clubs. The list of clients includes Wal-Mart, Barnes and Noble, Sam's Wholesale Club, CVS Drug Stores, Books-A-Million, and Hustings. The company licenses popular authors and books that were on the best sellers list at one time and sells them at a discount. This could be worth millions in revenue to MHXC.

FOLLOW SMART INSTITUTIONAL MONEY!

MHXC has also been raising capital to take advantage of a booming plastics industry. Joseph Stevens and MHXC came to terms on that placement back in July and raised \$500,000,00. As per its terms, the placements offering period ended on Sept. 30. Additionally, the parties are in negotiations for an additional round of equity funding in the short term. Furthermore, term sheets were signed for a

Symbol	MHXC
Shares Outstanding(cst.)	
Ploat (est.)	3,200,000
52 Week High/Low	. 1.9008
Recent Price	50
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Rating STR	
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\$10,000,000.00 long term equity credit line over the next two years.

The Stock has traded as high as \$1.90 in recent months, and should get there easily again, with additional positive news and a forward split we will all be in love with MHXC

You do not want to miss out on MHXC, companies only go through a turnaround phase once, with funding in place and a great plan to increase profits MHXC should be able to make the grade and give everyone something to be excited about.

MHXC if successful could find itself on another exchange sometime next year. If you like to buy stocks, buy stock in a company that has EST 18 million in assets, EST 15 million in revenues, and has been in business for 30 years. This company is in an industry that is experiencing huge profits due to increasing margins and is expected to continue to grow rapidly for years to come.

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11/2/21 - REMUME #. VISIONCAD RECORDING



Alerting you to companies that could be some of the Street's best kept secrets, but that may not remain that way for long!

Injecto-Matic Systems Int'l

OTCBB: IJMS

Current Price: \$0.05

October 14, 2004

Stock Symbol: IJMS 52 week High: \$0.47 Current Price: \$0.05 52 week Low: \$0.001

Investment Highlights

- Breaking News: IJMS has just announced that shareholders of record of the close of business October 21st will receive a new share of Global Mosquito Products Limited. According to the 10/13/04 press release, the Board of Directors has decided to dividend the shareholders of Injecto Matic 100% of the Mosquito Pro Shield subsidiary as a stock dividend. In addition, IJMS will immediately work towards seeking a listing of those dividend shares on the electronic Pink Sheets under a symbol yet to be allocated. Global Mosquito Products Limited will then be completing its merger with Harris Green!
- It's a Growing Threat! According to the Center for Disease Control and Prevention (CDC), in 2003 there over 9,500 West Nile Virus cases reported with 262 deaths. 2002 saw just over 4,000 cases with 284 deaths. Prevention is the only solution, and IJMS just might have what you are looking forl
- Pushing West! IJMS reported it has increased its Mosquito Pro Shield production and is planning to target California and Arizona with a detailed marketing plan. According to a company press release, IJMS has just increased its production capabilities as the company anticipates an extra 30,000 units sold in California and Arizona alone. Efforts are now underway to expand the marketing of the Mosquito Pro Shield to print, radio and direct e-mails to individuals in those states.
- IJMS announced the signing of a definitive LOI for the acquisition of Harris Green and all of its property and patented products. Harris Green was previously hired by IJMS to enhance the marketing efforts of Mosquito Pro Shield!

Corporate Snapshot

In recent years, West Nile virus has emerged in temperate regions of Europe and North America, presenting a threat to public health. The most serious manifestation of WNV infection is fatal encephalitis (inflammation of the brain) in humans and horses, and has also been a significant cause of human illness in the United States in 2002 and 2003. Acknowledging this growing concern, Injecto-Matic Systems International Inc. (OTC: IJMS) is looking to help the public fight back!

As the markets are undergoing extreme fluctuations and turbulence, timing is everything! Some investors are realizing that gains of 100%+ (not likely with well known stocks) are possible with OTC stocks. This stock could be one of the street's best kept secrets, but may not remain that way for long! Our alerts present what may be new opportunities to get in while trading levels are still low and before mainstream investors start paying attention!

The MOSQUITO PROSHIELD™ is a compact (11"x 14"x 12") effective, patent pending & proprietary delivery system that creates 30'x 30' (approx.) "Bite-Free Zone" in your outdoor living space, through the use of new and innovative Scent Technology (nontoxic to humans and all natural repellent components). At retail price, in the range of \$99 U.S., IJMS is hoping the product will acquire a portion of the multi-million dollar U.S. repellent industry. It might also prove to be a better alternative to current solutions such as the systems that utilize CO2 to attract and capture the mosquito, and retail for hundreds of dollars over IJMS's price range.

In addition to the Mosquito Pro Shield business, IJMS has just reported that it has completed the acquisition of 100% of Galton Biometrics Corporation. Galton, through its master license, develops revolutionary fingerprint solutions enabling fast individual authentication. precise identification searches. While Biometric solutions have not gained widespread commercial acceptance, with the industry expected to reach \$1.9 billion by 2006!

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MINIMAD RECORDING

DAILY TRADERS REPORT - Investor Alei

http://www.dailytradersreport.com

Symbol OTC.BB: FDEI Recent Price \$1.71 Shares Outstanding: 56 Million \$6.55 Short Term Target: Price Trend: Upward

STRONG BUY

IF you could have bought Exxon in December you would have experienced a 33% increase in the last 10 mos. If you bought TIDE:OTC.BB which trades on the OTC in December you would have bought at \$1.25 and been able to sell at around \$4.00 per share this would have been Over 300%. Energy is HOT HOT HOT!!!

OIL & GAS PROFITS ALERTS

"Hedge against rising energy prices; invest in producing energy stocks today."

FDEI: OTC BB Based in Tucson, AZ, Fidelis Energy is an oil and gas company dedicated to solving North America's complex energy problems. Fidelis Energy identifies, acquires and develops working interest percentages in smaller, underdeveloped oil and gas projects in California, Canada, and other promising locales that do not meet the requirements of larger producers and developers. Through the use of modern development techniques such as horizontal drilling and 3-D seismic, the company enhances production from underdeveloped and under- utilized projects, as it pursues oil and gas production throughout North America.

I can not fit all of the reasons to own this stock on one page, if you need more news or recent information on the company go to the web site. If you need more information on one of the Hottest industries in the market right now, Tune in to the news, Oil is written about daily. This company will be getting lots of coverage, so stay tuned for updates!!

FDEI: OTC.BB is currently trading around \$1.70 and gives investors a unique opportunity to invest in a small undervalued company for next to nothing. Go to their website for more detailed information: www.FidelisEnergy.com

FDEI: 070.88 **About to become Natural** Gas producer in state of California.

North Franklin Discovery to generate in excess of \$900,000 per month per well

FDEI is also in final negotiations to acquire a large, heavy oi property with estimated reserves of up to 60 million barrels of oil. Using the aforementioned modern technology, Fidelis Energy would be able to implement horizontal drilling and steam injection programs that would cost effectively extracthe heavy oil. Third party engineering reports estimate the property to contain 40 million barrels recoverable.

In addition, the steaming of the 2nd well at their Comanche Point Heavy Oil project is also about to commence where there are 5 million barrels in reserves.

FDEI Could easily break the 500% to 1000% gain marker for your portfolio. IF the properties meet expectations, investors will experience some of the best gains they have all year in the market!!!

Recent News and MAJOR Upcoming Stock Driving Milestones:

- Franklin Discovery to generate \$11 Million Revenue from each well at North Franklin
- Fidelis Energy maintains 35% at North Franklin
- Fidelis Energy has signed a contract with Gas retailer for sales to State of California
- Initial well able to provide Electricity for 125,000 homes daily
- Fidelis Energy will begin drilling 5 more wells on the same reservoir, thereby increasing revenue
- FDEI is potentially one of the best kept secrets I have seen. With the recent success on existing projects such as the North Franklin Gas Discovery. the share-price on this new energy company is undervalued. The release of this new Investor Awareness Campaign could be good timing as awareness spreads and the Company's future press releases unfold. There is no better time to hedge against rising energy prices.

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BLONGER BY EURSISM DISTOY. AGMENT 4 - CALL CANT BE CLIGHT: PINELTTIK

Alerting you to companies that could be some of the Street's best kept secrets, but that may not remain that way for long!

VirTra Systems Inc.

OTCBB: VTSI

Current Price: \$0.39

October 7, 2004

Current Price: \$0.39 Stock Symbol: VTSI 52 week High: \$0.47 52 week Low: \$0.20

VirTra Systems has changed the way enforcement, military, Homeland Security, and antiterrorist personnel train! VirTra Systems, the leading manufacturer of 360-degree firearms training systems for police and military and advertising/promotion systems for Fortune 500 Companies, just announced it received the single largest simulator deal in the company's history from the Mexican Government; a \$1,700,000.00 order. This news comes just three days after another training simulator sale to the U.S. Air Force. In addition, the company just received huge national media coverage from CNN, CBS, and FOX. VTSI is trading up over 12% on the news with large volume! VirTra Systems is helping win the war on terror!

Within the last 5 weeks, VirTra Systems' patented IVR-300™ HD simulator was featured in the Wolf Blitzer Report on CNN and the need for firearms training in preparation for terror attacks, like the recent debacle in Chechnya, was emphasized.

The company produces the only line of advanced 360degree firearms training simulators in the world! With a significant technological lead in the market, and after recent purchase orders for four IVR-300 HD, 300-degree firearms training simulators for delivery to Mexican state police agencies, Mexico is back for more after seeing the awesome performance of the IVR™ HD series 360degree training simulator and has <u>ordered a minimum</u> of 15 with the option to increase its order to 20!

A pattern is developing here - when customers buy one simulator, they soon return for more. Mexico started with one, then four, then 15. The U.S. Air Force bought one, then another shortly thereafter. The U.S. Army bought one, and before they received their first delivery, ordered another. A top-secret U.S. military agency has purchased one, and has ordered another. This is no "flash-in-the-pan" folks - VirTra Systems manufactures the only 360-degree training simulator and their customers are continuing to increase their orders. "GOT VTSI?"

Double your pleasure! VTSI has TWO successful divisions of the company; their advertising/promotion team recently launched the most exciting, technologically-advanced. proprietary reality delivery system in the world - the IMMERSA-DOMETM! The next day, the company announced the sale of the first four Immersa-Dome units to Buick. The Immersa-Dome can be compared to viewing a personal I-MAX® Theater. Add to that VirTra Systems' multisensory immersive virtual reality™ technology that allows viewers to see, feel, hear, and SMELL the experience, and you can see why this company is going places - FAST!

As the markets are undergoing extreme fluctuations and turbulence, timing is everything! Some investors are realizing that gains of 100%+ (not likely with well known stocks) are possible with OTC stocks. This stock could be one of the street's best kept secrets, but may not remain that way for long! Our alerts present what may be new opportunities to get in while trading levels are still low and before mainstream investors start paying attention

VirTra Systems advertising/promotional team also continues to receive REPEAT ORDERS. Red Baron Pizza® and Buick have both recently returned to VirTra Systems for more magic. In addition to that, VirTra Systems recently announced successful installation of a new promotional virtual reality Army Black Hawk helicopter experience for the U. S Army Recruiting Command. This company is leading the way in virtual reality!

VTSI has developed many successful virtual reality promotions for companies such as Buick, Chevrolet, Red Baron, Pennzoil, the U.S. Army (a recruiting promotion), Sea-Doo, and others. VirTra Systems is the ONLY company which can manufacture both the virtual reality experiences (software) and the systems that deliver them (hardware).

VTSI continues to get repeat orders for its exciting products. With customers such as Mexico, the U.S. Army and Air Force, and Buick, investors should watch this company's every move!

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Always consult a professional investment advisor and remember that OTC stocks like VTSI are considered extremely risky, and you could lose your entire investment! This is NOT professional investment advice; this is a paid advertisement! It is not an offer to sell, or a solicitation to buy any security. It is for informational purposes only, and created without regard to any investors' individual needs, or the financial condition or stability of the company it is written about. This advertisement has not been seen or approved by anyone at the company that it is written about and therefore the company does not endorse the content or distribution of the advertisement. Do your own research! Uniway International Trading Ltd (UIT) was paid, eighy thousand dollars by a third party who is not affiliated with VTSI and who was paid one hundred and forty thousand dollars for this report on VirTra Systems Inc. (OTCBB: VTSI). Any companies mentioned in this report may, or may not, be experiencing liquidity issues and may require additional capital to continue operations. 12 65/01 REMOMENT CALL CONT BE COMPLETE

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10/05/04 20:50



Symbol: JKFC
Rating: 10 out of 10
Current Price: \$0.95

Stock Symbol:JKFCRating:10 out of 10Current Price:\$0.95Short Term Target:\$3.25

For more information visit: www.JordanKane.com

The Right Stock at the right time is the key factor

Take a look at this new Public company whose clients Include: Time Warner, Prudential Securities, Con Edison, Columbia University, Bovis Lend Lease, Marriot and Hilton Hotels, Cendant Corp., IBM, PSE&G, Crescent Heights, and NBC.

Dear Readers:

It has been a stock picker's market these last few months. One must find companies with a solid niche market, consistent profitability, and a desire to succeed. That is exactly the type of company we have been searching for the last few months. We have been combing the thousands of public companies to bring you a company which we feel has incredible potential. With a long client list of Fortune 500 companies, and a winning attitude to boot, Jordan Kane Flooring Inc. JKFC is the stock we have been longing for. We have not seen an opportunity like we see with JKFC since TASR which ran from \$2.00 to over \$60.00 at its highs. The reason TASR did what it did was because they had a niche market and a desire to succeed similar to JKFC. Not to mention JKFC is also starting at around the same price. The time is now to start taking charge of your investments.

Which brings us to our Stock Pick of the Year



About The Company

Jordan Kane Floor Coverings, Inc. (JKFC) aims to be THE top installer of commercial flooring in the tri-state area (New York, New Jersey, and Connecticut). Once this goal is attained, other markets can be explored through Mergers and Acquisition, as well as building up of the company. Since Jordan Kane (JKFC) is a cash flow positive company with seven years of profitability, the potential is practically limitless in this multi-billion dollar industry. Jordan Kane (JKFC) is quickly establishing itself by dealing with prestigious clients such as: Time Warner, Prudential, Con Edison, and NBC. These clients recognize the value in Jordan Kane.

Jordan Kane (JKFC) has the design consultants and the staff to help fit the needs of fortune 500 companies. We are not plagued by large overhead costs as we use just-in-time inventory and sub-contract out work only on an asneeded basis. We recognize that future shareholders of the company will appreciate this 'lean and mean' approach.

Reasons to buy this stock

- JKFC just went public. The public doesn't really know about this undervalued gem just yet.
- 2) JKFC has received a short term price target of \$3.25, and coverage from Jeff Helleberg - a nationally accredited analyst who has been quoted in the Wall Street Journal, Barrons, Investors Business Daily, The Dick Davis Digest and many more. Jeff sees the value of investing in JKFC.
- JKFC has huge fortune five hundred clients including Time Warner, Prudential Securities, Con Edison, Columbia University, Bovis Lend Lease, Marriot and Hilton Hotels, Cendant Corp., IBM, Crescent Heights, and NBC.
- 4) One of JKFC's main suppliers is Shaw Industries. Shaw Industries was purchased by <u>Warren Buffet</u> for over \$354.6 million in stock just two years ago.
- 5) JKFC is a certified minority owned company. This is a powerful asset because at least 95% of the major contracts put out to bid in New York City have MBE requirements.
- 6) JKFC in 1999, 2000, 2001, and 2002 was ranked as one of the fastest growing companies in Hispanic Entrepreneur magazine.

Final Word

Take initiative and put **JKFC** right now on your radar. This is the one worth following. We urge you to at least look more into this company and profit from their success.

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UNDERVALUED STOCKS

Would you pay \$0.95 per share for a company with an existing inferred value of over \$7.00 per share?

As savvy investors rapidly buy up this stock, it has become clear that the little company we first recommended to you just four weeks ago at only \$0.30 per share could be one of the most explosive opportunities of the year. If you bought this on our initial recommendation and are up 300%, you'll be very happy. If not, you're not too late. With an existing inferred value of over \$7.00 per share and with more results around the corner, THIS IS JUST THE BEGINNING! You may still be able to double, triple, or more on this one, as it is still below the institutional radar screen — but for how long?

Company: Capital Hill Gold, Inc. Stock Symbol OTCBB: CAGI Recommendation: STRONG BUY Recent Price: \$0.95

Website: www.capitalhillgold.com

At Undervalued Stocks, we don't get excited about many stocks. That's because it's getting harder and harder to find stocks that have the potential to make investors rich very quickly. Blue Chips can't. IPOs rarely pay off for small investors. History shows that the only consistent way for small investors to see their money double, triple or more in the short run is to be smart enough to find small caps with huge potential and buy in before they take off – the kind of stocks that get us excited and could make you rich.

The stock that has us so excited right now is that of a little known company with a HUGE upside potential. Better yet, if it lives up to just a fraction of its potential, those who get in now could end up cashing out big very soon!

The potentially undervalued company we are talking about is Capital Hill Gold (OTCBB: CAGI), a junior gold company with mining rights to what many industry insiders are calling one of the most underdeveloped and exciting gold projects in the region. Our enthusiasm over this sensational opportunity is growing rapidly, and price and volume increases in the shares of the company prove that early investors that have done their own research are as excited as we are.

CAGI was formed specifically to tap the enormous anticipated gold reserves under the "Mexican Hat", an unusual volcanic dome formation in Arizona. Based on historical work documented by Placer Dome, the worlds third largest gold mining company, there are existing inferred reserves on the "Mexican Hat" of up to 360,000 oz. of gold worth at today's prices up to \$144 Million. This equates to a value of over \$7.00 per share! Smart investors are taking action. With only a little over 20 million shares outstanding, and the majority of those under restriction and held in the hands of company insiders, this stock may explode when the word gets out. How much longer this company can stay below the radar screen of the major institutional gold investors remains to be seen, but with gold prices are at near record levels, and with more results to come and the shares trading at only \$0.95, this stock has the potential to double again and again!

All smart investors know that it is easier to have a \$1 stock go to \$5 than a \$10 stock to go to \$50. An undervalued stock with the explosive upside potential of CAGI can do just that and much more for savvy investors. Now is the time to act if you really want to take advantage of this unique situation – jittery stock market, soaring gold prices and huge untapped potential form what could be the best gold stock play to come along in decades.

But the word is getting out. Chances like this are few and far between and the buzz on the street is that CAGI is a BUY! Who knows when you'll have another chance to turn such a huge profit again? Smart investors strike when the iron's hot and with CAGI, it's SIZZLING!

For more information, simply send us an email at info@stocks-info.com and we will send you back a comprehensive report.

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12/5/61. ARROWN H. VISION CA- RECORDING

Alerting you to companies that could be some of the Street's best kept secrets, but that may not remain that way for long!

GEMZ Corporation

OTC: GMZP

Current Price: \$0.005

September 24, 2004

Stock Symbol: GMZP Current Price: \$0.005 52 week Low: \$0.001 52 week High: \$1.79

Investment Highlights

- Strategic move can mean Big Business is on the horizon! GMZP reported that the previouslyannounced agreement with TSDC has been changed to a marketing agreement, without any transfer of equity or intellectual property and without GMZP being responsible to fund ongoing product development. Bottom Line! The company is sticking to what it does best: Placing products that make sense directly in front of the consumer.
- Once again: Making sense! GMZP has just reported that it will exclusively market a nanotechnologybased illuminated safety house number. According to the 9/22/04 release, the product meets a widelyfelt need. Such products have been recommended by police and emergency workers. GMZP's product is expected to be available for sampling in the Fourth Quarter of 2004!
- According to the NNI website, federal funding for nanotechnology R&D has increased six fold, from \$116 million in 1997 to an estimated \$961 million in 2004. The 2005 budget request that President Bush has sent to Congress calls for a total NNI budget of \$982 million, which represents an additional 2% increase. Nanotechnology has the potential to profoundly change our economy and to improve our standard of living.
- Not sure what it is? In recent general usage, nanotechnology is any technology related to features of nanometer scale, or ONE BILLIONTH of a meter!! An atom is roughly 10 nanometers, and this application of science is dedicated to developing new materials and processes by manipulating molecular and atomic particles! Ladies and gentiemen, if this mind-blowing technology doesn't turn heads then we don't know what will!

Corporate Snapshot

It's the real tiny technology that is packing a big punch!! And as it paves the way to a brighter tomorrow, this revolutionary science could really start turning heads in the investment community. GEMZ Corporation (OTC: GMZP) and its newly formed, wholly-owned subsidiary, International Nanotechnology Corporation (INC) are dedicated, and now aggressively pursuing products that use Nanotechnology to harness renewable energy! Using its strength in product marketing, GMZP is looking to place this innovative technology on retail shelves across America, and they are aiming at practicality.

As the markets are undergoing extreme fluctuations and turbulence, timing is everything! Some investors are realizing that gains of 100%+ (not likely with well known stocks) are possible with OTC stocks. This stock could be one of the street's best kept secrets, but may not remain that way for long! Our alerts present what may be new opportunities to get in while trading levels are still low and before mainstream investors start paying attention!

Be on the look out for products that make sense! GMZP has just reported that it will exclusively market a nanotechnology-based illuminated safety house number. Mountable almost anywhere, without wires, the product will be brightly visible day or night. The high efficiency of the nanotechnologybased photovoltaic cell recharges the device for a week on only eight hours of daylight. Unlike existing devices, direct sunlight is not required.

Also be on the look out for cases developed for existing cell phones and laptops that will enable them to be self-charged from daylight, as well as OEM versions for new laptops and cell phones to incorporate self-charging technology. believes laptop and cell phone users everywhere need a cost-effective way to continually power or recharge their units without plugging them in. Once again, the product is being developed to also work indoors in most lighting situations!

Always consult a professional investment advisor and remember that OTC stocks like GMZP are considered extremely risky, and you could lose your entire investment! This is NOT professional investment advice; this is a paid advertisement! It is not an offer to sell, or a solicitation to buy any security. It is for informational purposes only, and created without regard to any investors' individual needs, or the financial condition or stability of the company it is written about. This advertisement has not been seen or approved by anyone at the company that it is written about and therefore the company does not endorse the content or distribution of the adventisement. Do your own research! Uniway International Trading Ltd (UIT) was paid, fifty one thousand dollars by a third party who is not affiliated with GMZP and who was paid seven million and nine hundred thousand free trading shares for this report on GEMZ Cosporation (OTC: GMZP). Any companies mentioned in this report may, or may not, be experiencing liquidity issues and may require additional capital to continue operations. To be removed from this fax list, call (866) 435-8374



ISSUE: 012009 October 2004 ALER'T

SSTY TIME TO SHIN

Defense and security stocks have been on a roll since 9/11. INVN soared from \$3.00 to over \$50.00, while TASR went from about \$1 before exploding to over \$60.00.

SSTY is like security for your portfolio

Are there any more opport-unities? Yes, because the terrorists have been funding operations with profits from the counterfeiting of goods, anticounterfeiting looks like the next goal. The Bush administration has introduced Strategy Targeting Organized Piracy, or STOP. Add to that the incollected corporate profits/ governmental opportunities. That's right, it's costing virtually every corporation, and government, in the world lots of money. Counterfeit theft is probably the fastest growing portion of the global economy. Counterfeit products will rise to **18% of world trade this year. In addition to the financial burden, the problem is also creating danger for consumers. SSTY's products are the solution.

The opportunities are rare and the trends are obvious. THIS COULD BE THE BIG ONE YOU HAVE BEEN WAITING FOR!!!!!!!

SSTY is trading at around 10 cents per share and has far more upside potential then INVN or TASR. Sure Trace is in what looks to be the biggest market for security stocks. Thanks to new management the company is making an impact, we expect the media and institutional investors to be taking notice soon. (Who do you think profitted from INVN and TASR?)

SSTY is on track to become a world-class provider of universally applicable. techno-logically advanced integrated tracking devices and security systems. Planning to grow rapidly both internally and by acquisition, Sure Trace has two wholly owned subsidiaries, Global staff consulting and I.D.ology

SSTY is pleased to announce that it is moving from the proof of concept phase of its development to commercial viability. Sure Trace signed a contract for \$6,000,000.00 annual 21035 revenue.

This contract should be just the beginning for SSTY, it has a unique product to combat the global counterfeiting epidemic. SSTY's S-DNA is designed to stop counterfeiting and can deploy a team of specialists who can preform field verification using hand held readers. LD.ology's turnkey service makes it superior to RFID competitors in the Anti-Counter-feiting arena. We believe the first contract is the hardest to get, and also believe that this company will have many more

Symbol	SSTY
Shares Outstanding(cs	()80,000,000
Float (est.)	40,000,000
52 Week High/Low	055039
Recent Price	
Target	
Rating	STRONG

to come. Sure Trace's newly acquired subsidiary, Globe Staff Consulting, has been in business for 10 years and is on track to generate \$7Million in revenue, with approximately \$2.5Million in profits this year. Its key geolocal-ization eGeoTrack systems. eGeoCardio, featured in this year's Tour de France (the most widely followed annual sporting event in the world) which partially explains their dominance in the French market.

The client list includes French Telecom the French Government, including the Police and Army. The technology is economical(costs less then GPS). small(can incorporated into a cell phone), fully developed and proven. Globe Staff's cell phone tracking technology combined with Internet technology has the advantage of costing less than GPS (Global Positioning System) and, unlike GPS, it provides two-way communication. Proven in a major global market, now ready for world-wide rollout.

SSTY is the real deal, and could be the best trade of the year at these levels. DO NOT MISS OUT!!!

Remember you heard it first from wall-street 2004. This is also our last news letter till next year. Have a happy Holiday.

FUND

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12/25/04:

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Page 1 of 1

SCG Presents

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TCH ALERT

ISSUE: 370 November 2004

A MONTHLY INVESTORS INFORMATION JOURNAL

ONE WEEK BEFORE 3 FOR 1 SPLIT!

MHXC SPLIT DATE NOV 4th you have to get In now to get the share dividend

OTCBB:MIIXC should follow several other stocks that have made 400% gains in the last few months. If you bought AUML at \$1.00 it went to \$5.00 pre split

CUPY at \$1.50 now trading at \$4.58 per share you made a lot of money. Lock in your profits now, and get in early

MHXC has also announced a mandatory share exchange. This means when executed that there will be a forced buy in. Remember CLSC went to \$3.0 on this news alone

There have been many others I am sure we all remember, GMXX went to \$20.00 when they had a forced buy in

MHXC at \$1.30 has a lot of upside, and a small float. Potentially it could be the biggest winner in your portfolio this year if it traded up to \$3.0 this would be OVER 200% gain. If the stock goes higher it could mean even bigger profits for your portfolio

MHXC also intends to acquire Media Books LLC. Media Books sells audio books to mass market retail chain stores and wholesale clubs. The list of clients include, Wal-Mart, Barnes and Noble, Sam's Wholesale Club, CVS Drug Stores, Books-A-Million, and Hastings. The company licenses popular authors and books that were on the best sellers list at one time

 Symbol
 MIIXC

 Shares Outstanding(est.)
 16,000,000

 Float (est.)
 3,200,000

 52 Week High/Low
 1,90 - .08

 Recent Price
 1,00

 Target
 3 Dollars

 Rating
 STRONG BUY

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 1,866,301-2874

and sells them at a discount. This could be worth millions in revenue to MHXC.

MHXC is planning on expanding it's production capabilities with a purchase of new equipment. This purchase could yield millions more in revenues for the company. See recent press

MHXC has also been raising capital to take advantage of a booming plastics industry. Joseph Stevens and MHXC came to terms on that placement back in July and raised \$500,000.00. As per its terms, the placements offering period ended on Sept. 30. Additionally, the parties are in negotiations for an additional round of equity funding in the short term. Furthermore, term sheets were signed for a \$10,000,000.00 long term equity credit line over the next two years.

You do not want to miss out on MHXC, companies only go through a turnaround phase once, with funding in place and a great plan to increase profits MHXC should be able to make the grade and give everyone something to be excited about.

If you like to buy stocks, buy stock in a company that has EST 18 million in assets, EST 15 million in revenues, and has been in business for 30 years. This company is in an industry that is experiencing huge profits due to insatiable global demand and increasing margins. It would be expected to continue this trend for years to come.

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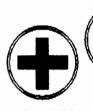
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September 22nd 2004

HIGH RISK INVESTING



ACTIVE TRADER'S ALERT

Media Classics Group International, Inc.- A Diversified Entertainment Conglomerate with a Library of Media Content Valued at more than \$25 Million; MCGI has Recently Entered the High Profit Documentary Film Market with it's *The Road to War* Production for The History Channel

Symbol Pink Sheets: MCGI Current Price: \$0.04

STRONG BUY

Media Classics Group Intl, Inc. • MCGI.PK or Pink Sheets: MCGI • Price \$0.04

OPPORTUNITY ASSESMENT

The entertainment industry has been one of the most dynamic and consistent growth segments of the stock market over the past decade, and with an evolving distribution infrastructure public demand for new and innovative content continues to grow at an exponential rate. Media Classics Group International is one of a handful of new and emerging companies which have grown to meet this demand for entertainment content. with a substantial library of entertainment and media programming. in addition to independent film and television productions. MCGI is actively marketing its programming and content library to broadcasters and entertainment distributors worldwide, and intends to use this competitive advantage in development of in-house documentary productions utilizing its program library. With more than \$35+ billion spent every year on film and television entertainment (\$15+ billion film, \$20 billion broadcast television), MCGI is exceptionally well positioned at the forefront of one of the most consistent and stable segments of the US economy.

ABOUT MCGI

Media Classics Group International, Inc. (OTC Pink Sheets: MCGI) is a holding company for a variety of diversified entertainment assets. MCGI has developed a tremendous library of entertainment and media content with more than 2,000 hours of film footage and documentary film with over 3,000 programming titles, in addition to more than 24 hours of animated programming, sports programming, musical rights, and distribution rights to 110 feature films. The Company has also recently entered the highprofit, low overhead documentary film market, with planned production of more than 10 documentary titles, including the recently completed The Road to War production for The History Channel. MCGI has also recently concluded an agreement with the US Navy for distribution of its entertainment library directly to naval installations and ships worldwide, which should significantly impact forward-looking revenues. With an aggressive expansion and acquisition program. MCGI is rapidly emerging as a major provider of entertainment and media content for the \$35+ billion film and television industry.

COMPANY HIGHLIGHTS

MCGI is well positioned to capitalize on the insatiable public demand for quality media and entertainment content with its 3,000 piece product line marketed to retailers and distributors. MCGI owns more than 2,000 hours of stock and documentary film tootage, as well as animation, sports programming, music rights, and distribution rights to more than 100 feature films.

MCGI is additionally working in the highly profitable documentary film and television production arena, and is dramatically expanding its capabilities, with recent production of its *The Road to War* historical drama, distributed to *The History Channel*. Benefiting from its extensive library of media content, MCGI is producing a number of documentaries for direct distribution to entertainment outlets.

The Company has recently acquired a high-quality library of more than 200,000 animation cells from major studios including MCA/Universal, Lucasfilm and Sony valued at approximately \$11.9 million!!! MCGI has already signed a distribution agreement with an LA-based entertainment company for distribution of this library in international markets.

MCGI is actively pursuing an aggressive acquisition strategy for to broaden its content library and expand its operations to focus on production, sale, and distribution of entertainment content for film, television, Internet, and home video markets.

With assets of more than \$25 million, or roughly \$2.92 per share, MCGI is a tremendous and undervalued investment opportunity. At a market capitalization of just under \$430,000, the disparity between trading levels and asset base is huge.

INVESTMENT CONCLUSION

With a tremendous library of entertainment and media content valued at more than \$25 million, emerging operations in documentary film production, and an aggressive expansion and acquisition strategy, we believe that MCGI is poised to emerge as a major player in a rapidly growing entertainment industry. We urge you to consider adding MCGI to your portfolio now, and see huge near term profits as this stock explodes. With documentary production and entertainment content licensing, MCGI is positioned to realize significant near term revenues.

IF YOU HAVE RECEIVED THIS FAX IN ERROR, PLEASE DIAL: 1-800-490-0625

Per Section 17(b) of the Securities Act of 1933: Active Traders Alert, a marketing company, was paid fivty thousand dollars for the creation & distribution of this advertisement, by a non-affiliated, third party consulting & advertising firm whom was compensated one million threehundred and twentyfive thousand free trading shares of MCGI. (OTC Pink Sheets: MCGI) by a non-affiliated, third party. The shares may be sold at the time this advice is being distributed. The ad is for marketing purposes only & does not have regard to investment objective, financial situation or suitability. This adv is based on MCGI's web site and press releases. ATA does not verify the accuracy of such releases. This advice is not the opinion of MCGI management, which has not seen, and does not endorse this advice! Consult a professional investment advisor prior to making any investment does not endorse this advice. An investment advisor or broker-dealer. ATA accepts no liability for any loss arising from an investor's reliance on or use of this advice. This advice is not intended to be, & shall not constitute, an offer to sell or solicitation of any offer to buy any security. Certain statements contained herein are "forward-looking" statements & investors are cautioned that any such forward-looking statements could involve risks & uncertainties, or may never materialize. MCGI will require additional capital to realize its business plan & continue as a going concern. Consult with your financial advisor about MCGI for further details concerning these risks & uncertainties.

12)25/04.

A EMOUNT F

YOUR CALL CANNOT BE CLAPLETED

pro Fair

From:Request Marketing(800) 604-9847 4/2/05 4:35:42 PM

page 1 of 1

Request Marketing

800 604-9847

page 1 of 1

\$**95** .95

NEW HEALTH BENEFITS

ONE LOW PRICE COVERS INDIVIDUALS OR ENTIRE FAMILIES!!

- DOCTOR VISITS
- + DENTAL
- + VISION
- + Chiropractic Care
- + Hearing
- + Accidental D&D
- + Immediate Maternity
- + Air Ambulance
- + Long Term Care
- + Home Health Care

- HOSPITAL VISITS
- EMERGENCY ROOM
- MEDICAL ACCIDENT COVERAGE
- Weekly Accident Income Benefit
- + Outpatient Testing
- Urgent Care Facilities
- Medical Specialist
- Physical Therapy

*\$10-\$40 Max-Pay Prescription Card Included!

Open Enrollment Offer Ends Friday!

All Pre-existing Conditions Accepted

No Limitation On Usage!

You Cannot Be Singled-Out For Rate Increases Or Cancellations

All Ages Accepted

BUSINESS OWNERS:

Ask for "Group" Pricing

CALL TODAY
TOLL-FREE

(800) 681-1634

Si Habla Espanol Con or Sin Seguro Social Mon-Fri 8am to 6pm (Central ST)

*\$10-\$40 Max-Pay Coverage on Select Medications. Call for more details.

If you have received this in error or wish to be removed from our database, please call toll-free: Request Marketing (800) 604-9847

page 1 of 1 329 6179231329

NEW HEALTH PLA

7-day OPEN ENROLLMENT with NO HEALTH QUESTIONS



MEDICAL



DENTAL

*\$10-\$40 MAX-PAY PRESCRIPTION **CARD**

ONE LOW PRICE COVERS INDIVIDUAL OR ENTIRE FAMILY

PER -MONTH (Individual)

Get Health Care that includes:

- All Pre-Existing Conditions Accepted!
- > No Limitations on Usage!
- No Deductibles!
- All Ages Accepted!
- > You Cannot be Singled-Out for Rate Increases or Cancellations!
- Pricing Will Never Go Up once you are a Member!

- **Doctor Visits**
- Hospital visits
- **Emergency Room**
- Urgent Care Pacilities
- Outpatient Testing
- Medical Specialist
- Home Healthcare
- Physical Therapy
- Medical Accident Accidental D&D

- Dental
- Vision
- Chiropractic Care
- Hearing
- Long Term Care
- Elder Care
- 24 Hour Nurse Hotline
- Air Ambulance
- Immediate Maternity Benefits

Business owners: ask for "Group" Department

.95Per Month (Individual)

OPEN ENROLLMENT OFFER ENDS FRIDAY! CALL TODAY!

(800) 604-4284

Mon-Fri 8am-6pm(central)

Si Habla Espanol (con o sin Seguro Social)

*Call for more details. Not available in all states. \$10.\$40 Max Pay coverage on select medications.

If you have received this in error, or wish to be removed from our database, please call toll free: 1(800) 604-9847

EXHIBIT D



January 14, 2005

To whom it may concern:

I, Kyle Stemple, hereby declare that I am the Responsible Organization Primary Contact and Custodian of Records for WHO-01 RespOrg operations of Who's Calling Inc., 5210 Carillon Pt., Kirkland, WA 98033. Accordingly, I have access and control over the RespOrg toll-free number records.

The following is in response to the Subpoena Duces Tecum, civil number MICV2004-05030, served to Who's Calling Inc. from the Superior Court, of the Commonwealth of Massachusetts, dated December 28, 2004.

The enclosed document includes all account and toll-free number information requested.

If you have any questions, please call 425-576-6024.

I hereby declare the foregoing is true and correct to the best of my knowledge.

Dated 01-14-05 at Kirkland, WA

Kyle Stemple

Who's Calling Inc.

RespOrg Manager

5210 Carillon Point

Kirkland, WA 98033

Who's Calling Incorporated RespOrg Office Toll Free Number Information as requested by Common Wealth of Massachusetts Superior Court As of December 30, 2004

On Demand Marketing

Toll-Free Services

Account Number: 8200

CONTACT(s)

Randy Thomason PHONE: 949-400-1041

ADDRESS (Physical and Billing)

On Demand Marketing 426 16th Place Costa Mesa, CA 92627

Toil Free Number(s)

8663148211

8663147837

8663147838

8663148212

8663148216

8663149573

8664125703

8664125705

8662140776

8662142423

8662142464

Commonwealth of Massachusetts Subpoena Duces Tecum

SUPERIOR COURT

MIDDLESEX, ss.

Civil No. MICV2004-05030

Michael Sherman

Plaintiff(s)

VS.

Comcast Phone of Massachusetts, Inc., et al. Defendant(s)

Ta.

Keeper of Records Who's Calling 5210 Carillon Point Kirkland, WA 98033

Greetings:

YOU ARE HEREBY COMMANDED in the name of the Commonwealth of Massachusetts to appear and testify on behalf of the Plaintiff(s), before a Notary Public of the Commonwealth, at the office of WALTER ONEY, Attorney at Law, 4 Longfellow Place, Boston, MA 02114, on January 23, 2005 at 10:00 a.m., and to testify as to your knowledge at the taking of the deposition in the above-entitled action.

AND YOU ARE FURTHER REQUIRED TO BRING WITH YOU the books, papers, documents and tangible things designated in Addendum "A".

If you provide said books, papers, documents and tangible things, or true copies thereof along with your Affidavit in the form attached, before the date and time noted above, your appearance will not be required.

HEREOF FAIL NOT, as you will answer your default under the pains and penalties in the law in that behalf made and provided.

Walter Oney (BBO # 379795) Attorney for the Plaintiff(s) 4 Longfellow Place

Boston, MA 02114 Tel.: 617-227-5620 Fax: 617-227-5760

Dated at Boston, Massachusetts, December 23, 2004

ADDENDUM "A" BOOKS, PAPERS, DOCUMENTS AND TANGIBLE THINGS TO BE PRODUCED

1. The name, business address and business telephone number of the subscriber to the following toll-free number(s), to wit:

866-314-8211

2. All toll-free number(s) subscribed for by the person or persons identified in response to request number 1.

AFFIDAVIT

The undersigned does depose and say that the attached documents are true copies of records maintained by the entity named below, that said records were made or kept in good faith in the regular course of business, and that it was and is the regular course of business to make or keep such records at the time of the acts, transactions, occurrences or events therein recorded or within a reasonable time thereafter.

Subscribed and sworn under pain of the penalties for perjury by

NOTE: If, under the laws of the place where the foregoing Afficiavit is signed, a declaration under pain of the penalties for perjury has the same force and offect as if signed under each in the presence of a person authorized to administer eachs, no further certification is required. Otherwise, complete the following:

THEN PERSONALLY APPEARED known to me, and in my presence did swear and affirm the truth of the foregoing

RETURN OF SERVICE

I hereby certify that, being a person not less than 18 years of age, I duly served a copy of the within subpoena on the party named therein, as follows:

- _ By delivering a copy thereof to the party.
- By exhibiting it and reading it to the party.
- By leaving a copy at the party's place of abode.
- By mailing a copy thereof, postage prepaid by first-class mail

Signed under penalties of perjury.

EXHIBIT E

AFFIDAVIT

The undersigned, being duly swom, does depose and say as follows, to wit:

- 1. My name is Randal Thomason. I am above the age of 18, and I have personal knowledge of the facts stated in this affidavit.
- I am the sole owner, member, and manager of On Demand Marketing LLC, (On Demand) a California limited liability company. I am the only person who exercises managerial control over the affairs of On Demand.
- 3. I have reviewed thirteen images of facsimile advertisements for mortgage brokerage services that were provided to me for review by Walter Oney, Esq., counsel for Michael Sherman. The images were contained on a CD-ROM in files with the following names:

scan0014.tif scan0024.tif scan0031.tif scan0033.tif scan0044.tif scan0047.tif scan0057.tif scan0057.tif scan0061.tif scan0065.tif scan0066.tif scan0069.tif

- 4. I was unable to view the images named scan0014.tif, scan0024.tif, and scan0031.tif.
- 5. I did not recognize any of the other ten advertisements as having originated from On Demand or any other company under my control.
- 6. On August 11, 2005, 1 examined copies of facsimile advertisements that 1 believe were faxed to my counsel by Mr. Oney. The advertisements bore the handwritten numbers 14, 24, and 31. I did not recognize those advertisements as having originated from On Demand or any other company under my control.
- 7. On or about October 4, 2004. On Demand contracted with an entity named Visionlab Communications (Vision Lab), 1680 Michigan Ave., Suite 1106, Miami, FL 33139, whereby Vision Lab was to provide fax broadcasting services at a cost of 1.7 cents per page for a period including the dates October 19, November 11, and November 30, 2004.
- 8. My contacts with Vision Lab were primarily through phone calls with individuals named Barbara Embree, Monica Stefanoff and Spencer [last name unknown].

-1-

- 9. I understood the 1.7 cents per page price to include broadcasting facsimile advertisements by means of the telephone and to include fax number removal service through a toll-free number Vision Lab would supply. I did not understand it to include the cost of obtaining a list of fax numbers.
- 10. A quotation provided to me by Monica Stefanoff on Vision Lab letterhead (Stefanoff Quotation) mentions a "third party IVR system (toll free removal number)". I did not sign up for such a service, and I did not pay separately for number list removal services. I was never billed for per-minute or other charges.
- 11. On or about October 4, 2004, On Demand contracted with an entity named Interactive Communications LTD (Interactive Communications), supposedly of byl. Polkovnika Schutova 16, Kiev, Ukraine, to provide "data" in connection with fax broadcasting. I understood this contract to relate to the provision of lists of fax numbers directly to Vision Lab in exchange for credit card payments by On Demand to Interactive Communications.
- 12. Vision Lab recommended Interactive Communications to me as a "data management" company. They said that Interactive Communications was the best company to go through because it had the "cleanest" data, by which I understood that Interactive Communications would provide numbers leading to the fewest removal demands. Vision Lab did not recommend anyone else as a "data management" company.
- 13. On October 4, 2004, I knew nothing about Interactive Communications. I still know nothing about them on the date of this affidavit. I have never talked to anyone that I knew to be employed by Interactive Communications, either in person or over the telephone. I have never exchanged any letters with them. The only e-mail I have ever received from them was one containing a PDF image of the contract I signed with them. Vision Lab told me to sign that contract in order to rent the data that would be used for my fax broadcasts.
- 14. The Stefanoff Quotation refers to something called a "do not fax" list. I asked Vision Lab what that meant. They said it meant that Interactive Communications maintained a list of numbers for which people had opted out of receiving future advertisements by calling the removal number(s) on particular faxes.
- 15. I never had in my actual or electronic possession any list of fax numbers in connection with the broadcasts Vision Lab did for On Demand. As far as I knew, Vision Lab received the numbers directly from Interactive Communications
- On Demand has contracted with Who's Calling, 5210 Carillon Point, Kirkland, WA, to provide toll-free number service.
- 17. On Demand has contracts with mortgage brokers to generate leads. Acting on behalf of On Demand, I fulfill some of these contracts through the following process: (a) I ask, or have asked, one Corey Bogardus, whose address or present whereabouts I do not know, to supply a mortgage brokerage ad using one of the toll-free numbers for which I subscribe through Who's Calling. Mr. Bogardus has a number of generic ads for mortgage brokers, and he simply inserts the number I give him into one of those ads. (b) Mr. Bogardus e-mails me a PDF file of the ad. (c) Sometimes I proof the ad, and sometimes I do not. (d) I e-mail the ad to Vision Lab. (e) Acting on behalf of On Demand, I contract with Greenwood & Hall, 1936 E. Deere, Santa Ana, CA 92705 (Greenwood & Hall) to answer consumer calls to the toll-free number. (f) I direct

Who's Calling to route calls to the toll-free number to a number assigned to Greenwood & Hall.

- 18. The contracts described above in paragraphs 7, 11, 14, and 17 are the only contracts On Demand or I have that relate in any way to fax broadcasting during the period April 30, 2004 through December 31, 2004.
- 19. I believe that Vision Lab added legends relative to number list removal, including a toll-free number that a recipient could supposedly call in order to have his or her fax number removed from a list, to the advertising copy I e-mailed to them. I did not supply Vision Lab with a removal number, and I did not direct whether or how the removal notice should be added. I do not know what company or companies Vision Lab used for removal services, or even if they contracted with another company for removal services.
- 20. I did not direct Vision Lab to omit the number of the sending facsimile machine from the first page of the advertisements it sent pursuant to the contract with On Demand.
- 21. I did not direct Vision Lab to omit to include its own name from the first page of the advertisements it sent pursuant to the contract with On Demand.
- 22. I believe that Greenwood & Hall processes inbound consumer calls by first qualifying the caller through a script and then transferring the call live to the particular mortgage broker who is associated with the toll-free number on the fax and the ring-through number belonging to Greenwood & Hall.
- 23. I have been informed that Who's Calling has records showing that On Demand is the subscriber for 866-314-8211, the toll-free number appearing on faxes number 14, 24, and 31, and that the "ring through number" is 714-627-4851. Based on my records, I have determined that On Demand contracted to refer qualified callers to 714-627-4851 to Mortgage Pros via Greenwood & Hall.
- 24. The Vision Lab web site contains a page or pages that I was authorized to use in order to track my fax broadcasts. I had a login id and password to access those pages, but I no longer recall what they were.
- 25. I always paid Vision Lab and Interactive Communications by automatic charges to my Visa card.

Subscribed and swom this 151 day of Stephenser, 2005, by

Randal Thomason

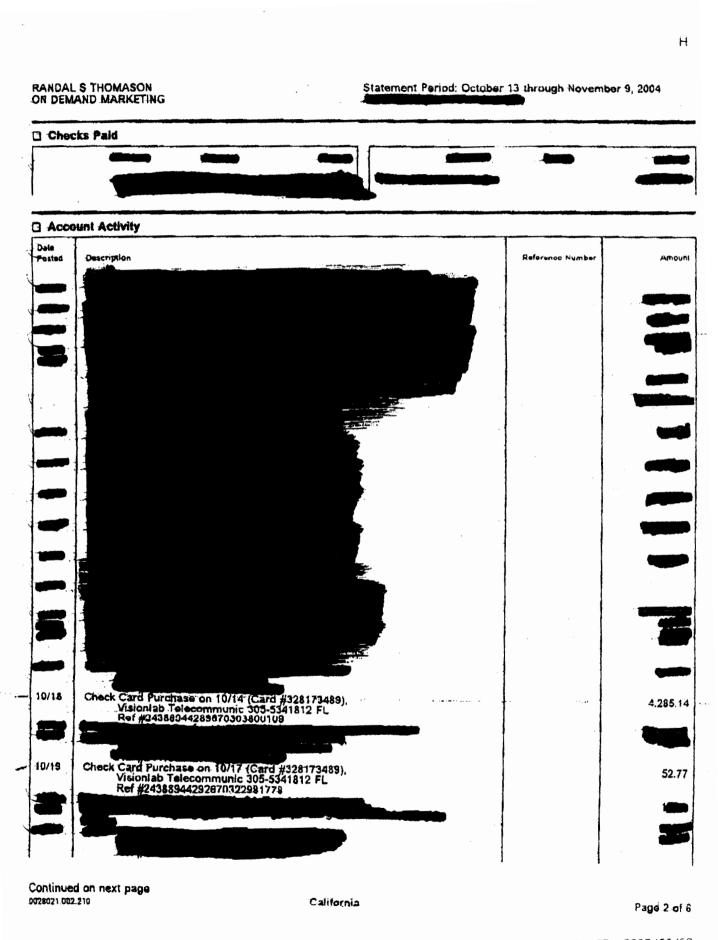
JURAT

On this day of 2005, before me, the undersigned notary public, personally appeared Randal Thomason, proved to me through satisfactory evidence of identification, which were 100 person who signed on the preceding document in my presence, and who swore or affirmed to me that the contents of the document were truthful and accurate to the best of her knowledge and belief.

(Affix seal)

My commission expires: 4/7/2009



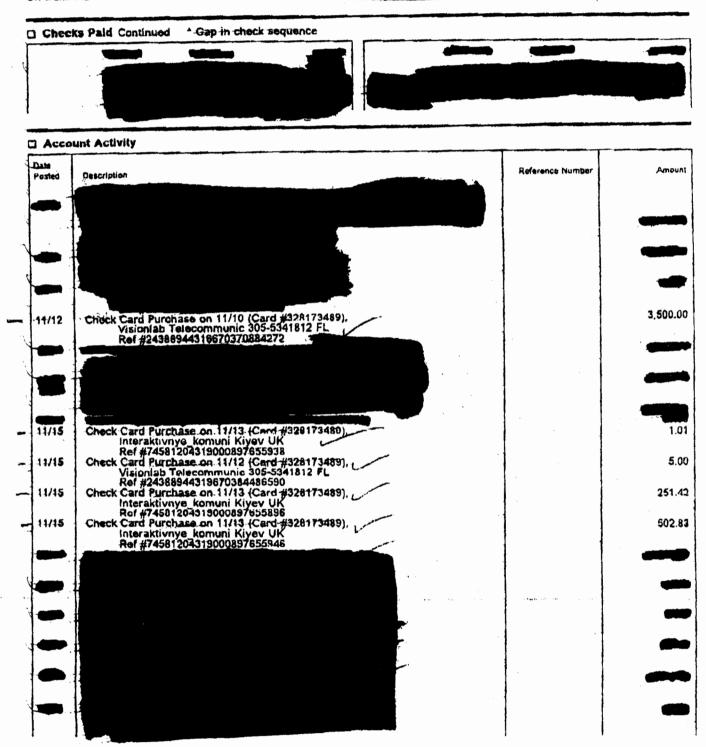


09/11/5005 23:40 9495530026

H

RANDAL S THOMASON ON DEMAND MARKETING

Statement Period: November 10 through December 14, 2004



Continued on next page 0020092.002.210

California

Page 2 of 5



RANDAL & THOMASON ON:DEMAND MARKETING

Statement Period: November 10 through December 14, 2004

H

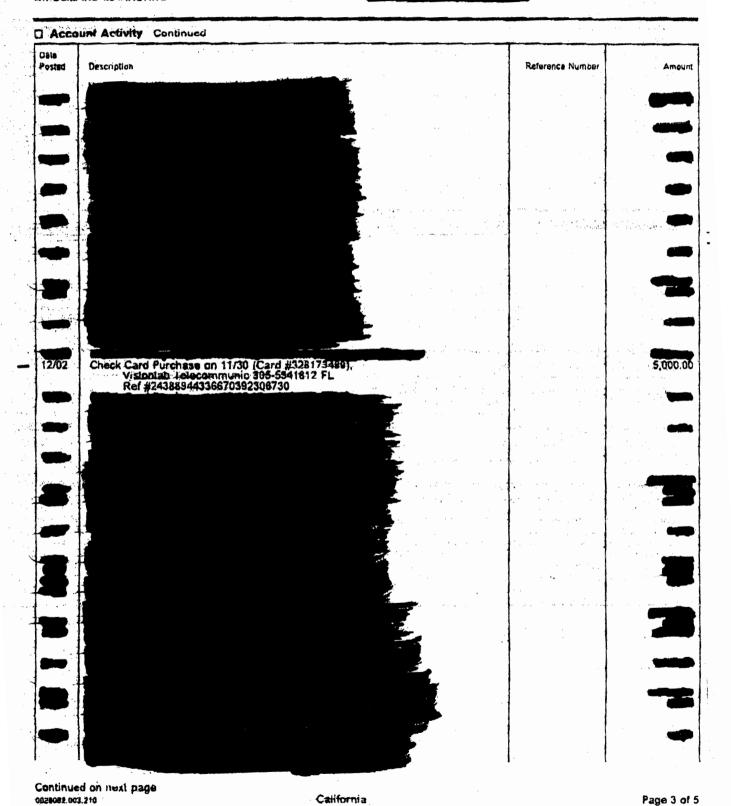


EXHIBIT F

Filed 11/30/2006

Page 2 of 5

WALTER ONEY

4 LONGFELLOW PLACE BOSTON, MA 02114

ATTORNEY AT LAW

TEL: 617-227-5620 FAX: 617-227-5760 WWW.ONEYLAW.COM

December 20, 2004

Champion Communications Ltd. 1801 S. Federal Hwy., Suite 300 Delray Beach, FL 33483 VIA FAX [561-272-9807]

To Whom It May Concern::

Pursuant to 47 C.F.R. § 64.1509(a)(4), I hereby request that you provide me with name, business address, and business telephone number of the entity subscribing for pay-per-call service under the number 900-226-1444. I represent an "interested person", as that term is used in 47 C.F.R. § 64.1509(a), who is entitled to obtain that information in connection with pending litigation.

Sincerely yours,

Walter Oney

Walter Oney

From: "Lou Defrain" <ldefrain@icnltd.com>
To: <Walter.Oney@oneylaw.com>

Cc: <Albertjangel@aol.com>

Sent: Monday, January 31, 2005 4:58 PM

Attach: Highland Mktg 900 Oct 2004.rtf; Highland Mktg 900 Nov 04.rtf

Subject: Highland Invoices

Mr. Oney:

Attached are the documents Albert Angel discussed with you pertaining the Michael Sherman subpoena Champion Communications Ltd. received.

Regards,

Lou Defrain

Net Due Highland

November 10, 2004

\$40,964.88

Champion Communications

1801 South Federal Highway, Suite 300 Delray Beach, Florida 33483 Phone: 561-272-5667 * Fax: 561-272-2245

INVOICE

Client:

Highland Marketing LLC

Portland House, Glacis Road

PO Box 204 Suite 23 Gibraltor Gibraltor

Client Code: 1993

MCI 900 Billing Detail

Monthly Charges for MCI Service Group# N1284710	October 2004 <i>End Coll.\$</i> \$285,407.25	Trans Mins. 67,564.40	Trans \$ \$22,636.99	Chargeback \$ \$659.65	Net Rev\$ \$233,569.88
Totals	\$285,407.25	67,564.40	\$22,636.99	\$659.65	<i>\$233,569.88</i>
Total Calls Total Phone #s	33,290 2			B&&C Rebate	\$0.00
		Service Bureau Fee Surcharges LRA (10/04) Patent & License Fees			(\$13,512.88)
					(\$5,812.45)
					(\$1,224.50)
					(\$5,670.46)
		33290 calls @ \$.01 /call Ani Charge		(\$332.90)	
		2	#'s @ \$100 /#	Line Charge	(\$200.00)
				10/04 Wires	(\$94,500.00)
		Due Highland Marketing \$1 LLC		12,316.69	
		Current Month Holdback		\$71,351.81	

December 10, 2004

Net Rev\$

\$136,820.31

\$136,820.31

Champion Communications

1801 South Federal Highway, Suite 300 Delray Beach, Florida 33483 Phone: 561-272-5667 * Fax: 561-272-2245

INVOICE

Client:

Highland Marketing LLC

Portland House, Glacis Road

PO Box 204 Suite 23 Gibraltor Gibraltor

Client Code: 1993

MCI 900 Billing Detail

Trans Mins.

42,173,40

42,173.40

Monthly Charges for November 2004
MCI Service Group# End Coll.\$

N1284710 \$178,840.20

Totals \$178,840.20

Total Calls 12,685 Total Phone #s 2

Service Bureau Fee (\$8,434.68)

Chargeback \$

\$10,652.16

\$10,652.16

Surcharges (\$3,543.04) **LRA (11/04)** (\$1,662.95)

November 2004 wires (\$94,500.00)

Due Highland Marketing

Trans \$

\$13,483.71

\$13,483.71

LLC

Current Month Holdback

\$44,710.05

\$25,022.29

Net Due Highland (\$19,687.76)